UNITED STATES DEPARTMENT OF AGRICULTURE
Bureau of Agricultural Economics

STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION II

Part I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

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INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. It is planned to make the results of additional tabulations available in a comparable form, prior to a more complete analysis and any formal report for general distribution. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.-The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to determine the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to determine the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.-In Region II, 2,480 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939, and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.-All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex, application for initial loan; farm and home plans, including "report of last year's business"; leases; debt-adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals, and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 61.8 percent of the sample borrowers in Region II for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study.

about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are secured by the county offices.

Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God" such as drought are all reflected in the tabulated data.

Types of tables presented.-This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program and how they progressed, and what aid of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by Areas or by the period in which the borrowers received their first standard loan or by both Areas and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region II by WPA workers supervised by R. A. Danielson, project supervisor, and by Roy L. Roberts, regional supervisor, who also assisted in the analysis of the data. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCamman. Fred L. Garlock and George Y. Jarvis collaborated in the analysis of certain tables on financial items.

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Tenure

1/ "By periods" refers to period during which borrowers received first standard RR loan.

2/ "By number of crop years" refers to number of crop years between first standard RR loan and last available record of performance after entry on standard RR program.

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SUMMARY - SELECTED STATISTICS

Number of borrowers in sample: 2,480

Number of borrowers with a record of performance after entry on RR: [illegible]

Borrowers still active two to three years after first loan: 77 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 43 percent

Median number of persons in household: 4.5

Most common family composition: (1) husband, wife, and 3 or more children under 16 and (2) husband, wife, 2 or more children under 16 and 1 or more 16 or older

Median age of household head: 39

Median grade finished by household head: 8.5

Households including male youths (nonkeans) aged 16 to 24: 21 percent

Borrowers living less than 1 year on the farm to be operated during crop year of first standard RR loan: 48 percent

Borrowers who were full or part owners during year before first loan: [illegible] percent

Borrowers who were full or part owners during last year of record: 33 percent

Borrowers who were not farm operators during major part of crop year before first loan: 30 percent

Median size of farm during year before first loan for borrowers having farms: 106 acres

Median size of farm during last year of record: 119 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 52 acres

Median acres in crops during last year of record: 57 acres

Borrowers reporting gardens during year before first loan: 30 percent

Borrowers reporting gardens during last year of record: [illegible] percent

Median cash receipts during year before first loan: $573

Median change in cash receipts: $202

Borrowers reporting an increase in cash receipts: 72 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: $496

Median change in cash receipts from farm for borrowers who had such receipts during year before first loan: $175

Most common major source of receipts during year before first loan: (1) livestock and produce, (2) off-farm work

Most common major source of receipts during last year of record: livestock and produce

Borrowers with some receipts from off-farm work during year before first loan: 59 percent

Borrowers with some receipts from off-farm work during last year of record: 45 percent

Borrowers who were farm operators during year before first loan who reported receipts from AAA during year before first loan: 11 percent

Borrowers with receipts from AAA during last year of record: 32 percent

Median cash family operating expenditures planned during first year on standard RR program: $325

Median net worth at time of first loan: $929

Median net worth, excluding equity in farm real estate, at time of first loan: $704

Median change in net worth: $182

Median change in net worth, excluding equity in farm real estate: $149

Borrowers reporting an increase in net worth: 64 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 64 percent

Median value of assets at time of first loan: $1,500

Median liabilities at time of first loan: $392

Median change in liabilities: $539

Borrowers with no cows or other cattle at time of first loan: 29 percent

Borrowers with no cows or other cattle at time of last record: 3 percent

Borrowers with no hens or other poultry at time of first loan: 33 percent

Borrowers with no hens or other poultry at time of last record: 18 percent

Borrowers with no sows or other hogs at time of first loan: 55 percent

Borrowers with no sows or other hogs at time of last record: 25 percent

Borrowers with no workstock at time of first loan: 44 percent

Borrowers with no workstock at time of last record: 6 percent

Borrowers with a tractor at time of first loan: 15 percent

Borrowers with a tractor at time of last record: 16 percent

Borrowers on program from two to three years receiving more than 1 standard loan: 42 percent

Most important major purposes of loans: (1) livestock and poultry, (2) debt settlement and refinancing, (3) machinery and equipment

Borrowers receiving some grants sometime between March 1936 and February 1939: 38 percent

Borrowers having debts reduced through FSA: 10 percent

Notes 1, 2, 3

Of the 2,480 borrowers in the sample studied, more than one-third lived in [illegible] and slightly less than one-third lived in each of the other 2 States -- [illegible] Minnesota. There were more than twice as many borrowers in the Commercial [illegible] Cut-over Area; however there was considerable variation by States as [illegible] the Minnesota borrowers were located in the Cut-over Area as compared [illegible] fifths of the Wisconsin and Michigan borrowers.

About two-fifths of the borrowers entered the standard RR program during the first period covered by the study (March 1, 1936 to February 28, 1937); [illegible] fourth entered the program during the second period (March 1, 1937 to February [illegible] 1938); and one-third entered during the third period (March 1, 1938 to [illegible] 1939).

Of the borrowers for whom some record of performance in farm and home [illegible] after entry on the program was expected, a record was not available for [illegible] The last available record of performance during the period covered by the [illegible] applied to the first crop year after the first standard loan for 20 percent [illegible] borrowers, to the second crop year after the first standard loan for 10 percent, [illegible] to the third crop year after the first standard loan for 8 percent.

The relation between the period of first standard loan and the crop year [illegible] the first loan to which the last record of performance applies is shown [illegible] For example, only borrowers entering the program during the first period [illegible] record of performance applying to the third crop year after the first loan, although some of the first-period borrowers have a last record applying to the [illegible] crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period [illegible] record of performance except for the first crop year after the first standard loan.

All of the 170 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance [illegible] covers the 1938 crop. From table 3 and supplementary data it is known that [illegible] borrowers with last records for the second crop year after the first loan, [illegible] the program during the first period -- the performance of 106 of these [illegible] 1937 crop and the performance of 73 covers the 1938 crop; another 89 [illegible] the second period and their performance covers the 1938 crop. Of the [illegible] whose last records applied to the first crop year after the first standard loan, [illegible] entered the program during the first period and of these, 180 have records [illegible] the 1936 crop and 18 have records for the 1937 crop; 139 entered during the second period, and 99 during the third period. Performance of the second-period [illegible] covers the 1937 crop for 84 borrowers and the 1936 crop for 49 while [illegible] the 99 third-period borrowers necessarily pertain to the 1938 crop.

Thus of the 818 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1938 crop for 430 or 53 percent, the 1937 crop for 208 or 25 percent, and the 1936 crop for 180 or 22 percent.

[illegible] Number and percentage of loans [illegible] of first standard [illegible] loan, by [illegible]

Borrowers' Area of residence at time of first [illegible] loan	Total borrowers	Borrowers receiving first standard loan between 3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- [illegible]
	Number	Number	Number	Number
[illegible]	972	348	195	220
[illegible]	1,626	[illegible]	[illegible]	[illegible]
Wis. Cut.	283	116	83	84
Wis. Con.	479	199	124	156
[illegible]. Cut.	371	196	72	103
Mich. Con.	561	228	113	220
Minn. Cut.	128	36	40	52
[illegible]	658	208	225	225
[illegible]	762	315	207	240
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Minnesota	786	244	265	277
Total, all areas	2,480	983	657	840
	Percent	Percent	Percent	Percent
[illegible]	100.0	44.5	24.9	30.6
[illegible]	100.0	[illegible]	[illegible]	[illegible]
Wis. Cut.	100.0	41.0	29.3	29.7
Wis. Con.	100.0	41.5	25.9	32.6
Mich. Cut.	100.0	52.8	19.4	27.8
Mich. Con.	100.0	40.7	20.1	39.2
Minn. Cut.	100.0	28.1	31.3	[illegible]
Minn. Con.	100.0	[illegible]	[illegible]	[illegible]
Wisconsin	100.0	[illegible]	[illegible]	[illegible]
Michigan	100.0	45.5	19.8	[illegible]
Minnesota	100.0	[illegible]	33.7	[illegible]
Total, all Areas	100.0	39.6	26.5	33.9

1/ Period of first standard loan is the period during which first standard loan was authorized.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively. (1HC)

[illegible] of crop years between first loan and last record, by record of performance after category [illegible] 1/

Original type of farm at time of first standard loan	Total borrowers	Borrowers by number of crop years between first loan and last record: No record after first loan: On program less than 1 crop year 2/	On program 1 crop year or more 3/	1 year	2 years	3 years
	Number	Number	Number	Number	Number	Number
Cut-over	782	80	432	140	72	58
Commercial	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Wis. Cut.	283	27	153	58	25	20
Wis. Com.	479	55	238	87	63	36
Mich. Cut.	[illegible]	35	[illegible]	[illegible]	[illegible]	[illegible]
Mich. Com.	[illegible]	73	[illegible]	[illegible]	[illegible]	[illegible]
Minn. Cut.	[illegible]	[illegible]	[illegible]	[illegible]	15	[illegible]
Minn. Com.	[illegible]	125	[illegible]	[illegible]	[illegible]	0
Discovery	761	62	[illegible]	[illegible]	[illegible]	[illegible]
Montana	932	104	554	136	59	79
Minnesota	786	153	378	149	71	35
Total, all areas	[illegible]	389	[illegible]	[illegible]	[illegible]	[illegible]

(Continued)

Table 2 (continued)

Borrowers' Area of residence at time of first standard RR loan	Total borrowers between	Borrowers by number of crop years between first loan and last record: No record after first loan: On program less than 1 crop year 2/	On program 1 crop year or more but less than 2	2 crop years but less than 3	3 crop years but less than 4	4 crop years or more
Cut-over	100.0	XXX	61.5	19.9	10.3	8.3
Commercial	100.0	XXX	61.9	20.2	10.1	7.8
Wis. Cut.	100.0	XXX	59.7	22.7	9.8	7.8
Wis. Com.	100.0	XXX	56.1	20.5	14.9	8.5
Mich. Cut.	100.0	XXX	63.4	17.6	9.2	9.8
Mich. Com.	100.0	XXX	69.5	15.6	5.6	9.3
Minn. Cut.	100.0	XXX	60.0	21.0	15.0	4.0
Minn. Com.	100.0	XXX	59.7	24.0	10.5	5.8
Wisconsin	100.0	XXX	57.6	21.3	12.9	8.2
Michigan	100.0	XXX	67.0	16.4	7.1	9.5
Minnesota	100.0	XXX	59.8	23.5	11.2	5.5
Total, all areas	100.0	XXX	61.8	20.1	10.2	7.9

1/ Number of crop years intervening by the calendar between the date of the first and last plan [illegible] by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last plan on file [illegible] after entrance into the [illegible] RR program. For example, a borrower whose first plan was dated between March 1, 1935 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. The same borrower with the last plan dated between September 1, 1937 and August 31, 1938 was considered as having the last record 2 crop years after the first loan and if the last plan was dated between September 1, 1938 and August 31, 1939, the last record was 3 crop years after the first loan.

2/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ Includes 40 borrowers whose status was "pending" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.

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Region II

Table 3.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan and by number of crop years between first standard loan and last available record of performance after entry on standard RR program, by Areas

Borrowers' Area of residence at time of first standard loan	Total borrowers	Borrowers receiving first standard loan between 3/1/36 and 2/28/37						Borrowers receiving first standard loan between 3/1/37 and 2/28/38					Borrowers receiving first standard loan between 3/1/38 and 2/28/39				
				Crop years between first loan and last record						Crop years between first loan and last record					Crop years between 1st loan and last record		On program less than 1 crop year 1/
				No record after first loan	1	2	3			No record after first loan	1	2			No record after first loan		
	No.	No.	Pct.	Pct.	Pct.	Pct.	Pct.	No.	Pct.	Pct.	Pct.	Pct.	No.	Pct.	Pct.	Pct.	No.
Cut-over	782	348	100.0	50.8	20.4	12.1	16.7	195	100.0	67.2	17.4	15.4	159	100.0	78.0	22.0	80
Commercial	1,698	635	100.0	48.7	20.0	13.7	17.6	462	100.0	65.8	21.4	12.8	342	100.0	81.3	18.7	259
Wisconsin																	
Cut-over	283	116	100.0	46.6	24.1	12.1	17.2	83	100.0	65.0	21.7	13.3	57	100.0	78.9	21.1	27
Wisconsin																	
Commercial	479	199	100.0	37.2	25.6	19.1	18.1	124	100.0	62.9	16.9	20.2	101	100.0	85.1	14.9	53
Michigan																	
Cut-over	371	196	100.0	54.1	18.4	10.2	17.3	72	100.0	72.2	11.1	16.7	78	100.0	78.2	21.8	25
Michigan																	
Commercial	561	228	100.0	62.3	10.5	7.5	19.7	113	100.0	70.8	20.4	8.8	141	100.0	80.1	19.9	79
Minnesota																	
Cut-over	128	36	*	*	*	*	*	40	*	*	*	*	24	*	*	*	28
Minnesota																	
Commercial	658	208	100.0	44.7	25.0	15.4	14.9	225	100.0	64.9	24.4	10.7	100	100.0	79.0	21.0	125
Wisconsin	762	315	100.0	40.6	25.1	16.5	17.8	207	100.0	63.8	18.8	17.4	158	100.0	82.9	17.1	82
Michigan	932	424	100.0	58.5	14.2	8.7	18.6	185	100.0	71.3	16.8	11.9	219	100.0	79.5	20.5	104
Minnesota	786	244	100.0	45.1	24.2	16.4	14.3	265	100.0	64.5	23.8	11.7	124	100.0	78.2	21.8	153
Total, all Areas	2,480	983	100.0	49.5	20.1	13.1	17.3	657	100.0	66.3	20.2	13.5	501	100.0	80.2	19.8	339

* Percentage not computed on a base of fewer than 50 cases.
1/ No record after first loan expected because first standard loan was received after August 31, 1938.

(JBL-1)

Status of borrower on February 28, 1939	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] 1/	2,337	87.8	7.3	[illegible]	[illegible]
[illegible] 2/	175	7.1	[illegible]	[illegible]	[illegible]
[illegible]	33	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	145	[illegible]	[illegible]	[illegible]	—
Inactive 3/	127	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, [illegible] treated [illegible]

3/ A borrower was considered inactive if classified as such by FSA.

Note: A comparable table is also available [illegible]

Eighty-eight percent of the borrowers were still active at the close of the period of study (February 28, 1939); 7 percent were paid up and the balance of 5 percent were inactive. The majority of the paid-up and inactive borrowers had entered the program during the first period. One percent paid up during the same period the first loan was received and did not come back for another loan.

Forty-one of the 175 paid-up borrowers and 87 of the 127 inactive borrowers were liquidated by a public sale.

For the Region there was a larger percentage of paid-up borrowers in the Cut-over Area than in the Commercial Area; this difference was found in each State except Wisconsin where a larger proportion of the Commercial Area borrowers were paid up. The percentage of inactive borrowers was slightly larger in the Commercial Area of the Region but in Minnesota the reverse was true. Michigan had a larger proportion of both paid-up and inactive borrowers than had Wisconsin or Minnesota.

Of the 41 paid-up borrowers liquidated by public sale, 11 were in Wisconsin, 14 in Minnesota and 16 in Michigan; 13 were in the Cut-over and 28 in the Commercial Area. Of the 87 inactive borrowers so liquidated 19 were in Wisconsin, 23 in Minnesota, and 45 in Michigan; 20 were in the Cut-over and 67 in the Commercial Area.

Total persons	3/1/56-2/28/57			3/1/57-1/31/58			3/1/58-2/28/59		
1/				1/			1/		
Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
14.8	7.3	7.1	14.2	7.0	6.8	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
13.2	6.7	6.5	13.6	6.9	6.7	12.3	6.2	6.1	13.0	[illegible]	[illegible]
12.2	6.1	6.1	13.4	7.0	6.4	13.2	6.8	6.4	12.0	6.3	[illegible]
2.2	1.2	1.0	2.4	1.2	1.2	2.3	1.2	1.1	1.8	1.0	[illegible]
42.6	21.9	20.7	43.4	22.1	21.2	41.9	22.1	19.7	42.4	21.5	[illegible]
[illegible]	8.6	7.9	16.6	8.7	7.9	17.5	8.9	8.6	16.8	8.3	[illegible]
[illegible]	8.0	6.8	15.6	7.4	6.2	14.5	6.7	6.4	16.6	8.7	[illegible]
[illegible]	6.5	5.8	12.9	6.9	6.0	11.9	6.2	5.7	12.0	6.4	[illegible]
[illegible]	4.9	3.4	8.3	4.7	3.6	8.7	5.2	3.5	8.9	4.2	[illegible]
3.8	2.3	1.5	3.6	2.2	1.4	4.1	2.5	1.6	3.8	2.3	[illegible]
over 1.5	0.9	0.6	1.6	0.9	0.7	1.4	0.9	0.5	1.4	0.9	[illegible]
100.0	53.1	46.7	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	19,911	2/	[illegible]	[illegible]	[illegible]	2,388	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] all [illegible] known, regardless [illegible]

2/ [illegible] of 91 persons whose age was unknown.

1/ [illegible] 2,472 borrowers reporting age [illegible] in the study.

Note. A comparable table is also available for each Area in the Region.

Of all persons in households of borrowers at the time of the first standard loan, 43 percent were under 16, and 1.5 percent were 65 and over. The youth group aged 16 to 24 comprised 17 percent of all persons. Males aged 16 to 64 were less than one-third of all persons, being 30 percent of the total.

[illegible]

Age at time of first loan	Total persons			Persons in new of residence at time Wisconsin			[illegible]			[illegible]	
	Total: 1/ Pct.	Male Pct.	Female Pct.	Total: 1/ Pct.	Male Pct.	Female Pct.	Total: 1/ Pct.	Male Pct.	Female Pct.	Total: 1/ Pct.	[illegible]
[illegible]	[illegible]	[illegible]	7.1	15.8	7.7	8.0	13.0	6.9	6.1	15.0	7.5
[illegible]	[illegible]	6.7	6.5	13.3	7.0	6.3	13.9	6.6	7.3	12.2	[illegible]
[illegible] to 14	12.8	6.7	6.1	12.4	6.4	6.0	13.4	7.1	6.3	12.6	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] under 16	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] to 24	[illegible]	8.6	7.9	16.6	8.2	8.4	15.7	8.8	6.9	17.6	[illegible]
[illegible] to 34	14.8	8.0	6.8	15.7	8.4	7.3	12.6	6.7	5.9	16.8	[illegible]
[illegible] to 44	12.3	6.5	5.8	11.9	6.4	5.5	12.8	6.5	6.3	12.2	[illegible]
[illegible] to 54	6.3	4.9	3.4	8.0	4.8	3.2	9.4	5.3	4.1	7.2	[illegible]
[illegible] to 64	2.8	2.3	1.5	2.8	1.6	1.2	5.3	3.2	2.1	2.9	[illegible]
[illegible]	1.5	0.9	0.6	1.2	0.7	0.5	1.7	1.1	0.6	1.5	[illegible]
Total	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Number of persons reporting age 2/	3/ [illegible]			[illegible]			[illegible]				

1/ Total includes all persons for whom [illegible]

2/ Inclusive of 91 persons whose age was unknown.

3/ Based upon 2,472 borrowers reporting age and for [illegible] borrowers in the study.

Differences among States were not marked for the percentage of persons 65 and over or for males aged 16 to 64. Wisconsin had the largest proportion of persons under 16 in households of borrowers and Minnesota had the largest percentage in the youth group aged 16 to 24. Michigan had a considerably smaller proportion of people aged 25 to 34 than the other 2 States, but had a much larger proportion aged 45 to 64.

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Table 7B.-AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard RR loan, by age and sex, by Areas

Age at time of first standard loan	Cut-over Total Cut-over 1/ Total Pct.	Cut-over Total Cut-over Male Pct.	Cut-over Total Cut-over Female Pct.	Wisconsin 1/ Total Pct.	Wisconsin Male Pct.	Wisconsin Female Pct.	Michigan 1/ Total Pct.	Michigan Male Pct.	Michigan Female Pct.	Minnesota 1/ Total Pct.	Minnesota Male Pct.	Minnesota Female Pct.
Under 5	13.9	7.2	6.6	14.7	6.9	7.8	12.8	7.1	5.7	15.0	8.0	6.7
5 to 9	13.6	7.4	6.2	12.9	7.6	5.3	14.6	7.1	7.5	12.0	7.6	4.4
10 to 14	13.6	7.2	6.4	13.1	6.9	6.2	14.5	7.9	6.6	12.1	6.0	6.1
15	2.4	1.2	1.2	2.7	1.6	1.1	1.9	0.9	1.0	3.1	1.1	2.0
Total under 16	43.5	23.0	20.4	43.4	23.0	20.4	43.8	23.0	20.8	42.2	22.7	19.2
16 to 24	15.4	8.4	7.0	15.2	8.0	7.2	15.8	8.9	6.9	14.7	7.6	7.1
25 to 34	13.9	7.3	6.6	15.0	7.8	7.2	12.6	6.9	[illegible]7	15.8	7.6	8.2
35 to 44	12.7	6.9	5.8	11.9	6.6	5.3	13.2	7.0	6.2	13.2	7.6	5.6
45 to 54	9.0	5.4	3.6	9.4	5.8	3.6	8.7	5.0	3.5	9.2	5.6	3.6
55 to 64	3.8	2.3	1.5	3.3	1.7	1.6	4.2	2.6	1.6	3.8	2.4	1.4
65 and over	1.7	1.1	0.6	1.8	1.1	0.7	1.7	1.2	0.5	1.1	0.5	0.6
Total	100.0	54.4	45.5	100.0	54.0	46.0	100.0	54.6	45.2	100.0	54.0	45.7
Number of persons reporting age 2/	3/ 3,467			1,194			1,721			552		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.
2/ Exclusive of persons whose age was unknown.
3/ Based upon borrowers reporting age data for household members.

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Table 7B.-(continued) AGE SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard RR loan, by age and sex, by Areas

Age at time of first standard loan	Commercial											
	Total Commercial			Wisconsin			Michigan			Minnesota		
	1/ Total Pct.	Male Pct.	Female Pct.	1/ Total Pct.	Male Pct.	Female Pct.	1/ Total Pct.	Male Pct.	Female Pct.	1/ Total Pct.	Male Pct.	Female Pct.
Under 5	14.8	7.4	7.3	16.4	8.2	8.1	13.1	6.8	6.3	15.1	7.4	7.6
5 to 9	13.0	6.3	6.7	13.6	6.8	6.8	13.3	6.2	7.1	12.3	6.1	6.2
10 to 14	12.4	6.5	5.9	12.0	6.1	5.9	12.6	6.5	6.1	12.7	6.9	5.8
15	2.1	1.2	0.9	2.2	1.2	1.0	2.4	1.4	1.0	1.8	1.0	0.8
Total under 16	42.3	21.4	20.9	44.2	22.3	21.8	41.4	20.9	20.5	41.9	21.4	20.4
16 to 24	17.1	8.7	8.4	17.4	8.3	9.1	15.7	8.8	6.8	18.1	8.9	9.2
25 to 34	15.3	8.4	6.9	16.1	8.8	7.3	12.7	6.6	6.0	17.0	9.6	7.4
35 to 44	12.1	6.3	5.8	11.8	6.2	5.6	12.6	6.2	6.4	12.0	6.6	5.4
45 to 54	8.0	4.6	3.4	7.2	4.3	2.9	9.9	5.4	4.5	6.8	4.1	2.7
55 to 64	3.8	2.3	1.5	2.5	1.5	1.0	6.0	3.6	2.4	2.7	1.7	1.0
65 and over	1.4	0.8	0.6	0.6	0.4	0.4	1.7	1.1	0.6	1.5	0.9	0.6
Total	100.0	52.5	47.4	100.0	51.8	48.1	100.0	52.6	47.2	100.0	53.2	46.7
Number of persons reporting age 2/	3/ 7,244			2,076			2,445			2,723		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.
2/ Exclusive of persons whose age was unknown.
3/ Based upon borrowers reporting age data for household members.

The Cut-over had relatively more males than the Commercial Area of each State.

(2HC)

[illegible]
[illegible]

Table [illegible] SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by period of first standard loan

Number of persons in household at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
1	80	3.2	3.0	3.4	3.2
2	[illegible]	17.3	16.7	18.3	17.0
3	[illegible]	20.2	18.4	19.6	[illegible]
4	[illegible]	19.[illegible]	19.3	17.0	[illegible]
5	[illegible]	14.4	14.6	13.2	15.1
6	[illegible]	11.1	10.8	11.2	11.[illegible]
7	[illegible]	[illegible]	3.9	7.1	[illegible]
8	[illegible]	[illegible]	5.7	4.7	[illegible]
9	[illegible]	[illegible]	2.[illegible]	[illegible]	[illegible]
10	[illegible]	[illegible]	1.[illegible]	[illegible]	[illegible]
11 and over	23	[illegible]	[illegible]	0.8	[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	2,[illegible]		[illegible]	654	837
Number not reporting	[illegible]		[illegible]	3	[illegible]
Median number of persons in household	4.5		[illegible]	4.5	[illegible]

Note: A comparable table is also available for each Area in the Region.

The modal size of household was [illegible] persons. The median was largest for first-period borrowers, [illegible] persons, and lowest for third-period borrowers, [illegible] persons. Families of 3, 4, and 5 persons made up 53 percent of the total, while those of 1 and 2 persons were 20.5 percent and those of 6 or more, [illegible] percent.

Table [illegible]. Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by Areas

Number of persons in household at time of first standard loan	Total borrowers		Borrowers' area of residence at time of first standard loan											
					Wisconsin		Michigan		Minnesota					
			Cut.	Com.	Cut.	Com.	Cut.	Com.	Cut.	Com.	"1"	Mich.	Minn.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
1	80	3.2	1.3	3.2	3.6	2.3	2.9	2.1	1.6	4.7	2.8	2.8	4.2
2	426	17.3	14.8	18.3	17.9	18.6	12.2	17.2	14.6	19.6	18.3	15.2	18.9
3	499	20.2	19.9	20.6	19.3	15.3	19.2	20.1	21.1	23.6	19.4	17.9	21.6
4	453	18.4	18.3	18.2	18.3	18.9	17.1	19.7	23.3	15.6	19.6	21.6	16.9
5	355	14.4	16.3	17.3	15.7	13.4	16.8	14.3	16.4	12.3	14.2	15.3	13.4
6	274	11.1	9.7	11.8	8.2	11.1	11.9	12.5	6.3	11.6	10.0	12.3	10.7
7	140	5.7	6.6	5.3	6.4	7.6	7.3	5.4	5.5	4.9	5.9	6.0	5.0
8	118	4.8	5.5	4.4	6.1	4.4	4.9	4.5	6.3	4.4	5.0	4.6	4.7
9	64	2.6	3.8	2.5	1.1	2.5	1.1	1.8	3.1	3.1	2.0	2.7	3.1
10	34	1.4	1.5	1.3	2.1	1.0	1.4	1.1	0.8	1.1	2.0	1.2	1.3
11 and over	23	0.9	1.0	0.9	0.7	0.6	1.6	1.3	—	0.6	0.8	1.4	0.5
Total	2,466	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,466		777	1,601	280	478	360	559	128	654	758	928	782
Number not reporting	12		3	9	1	1	2	4	—	1	4	1	6
Average number of persons in household	4.5		4.7	4.4	4.2	4.2	4.8	4.3	4.5	4.7	4.3	4.7	4.1

The median size of household for borrowers in the Cut-over Area was equal to or [illegible] than that in the Commercial Area in each State. Michigan families averaged larger; Minnesota families averaged smaller.

[illegible] COMPOSITION: [illegible]
Family composition at time of first [illegible]

Family composition at time of first standard loan	Total borrowers	
	Number	Percent
Normal families	[illegible]	[illegible]
Husband - wife; 2 persons	373	15.2
Husband - wife, 1 child under 16; 3 persons	343	14.0
Husband - wife, 2 children under 16; 4 persons	298	12.1
Husband - wife, 3 or more children under 16; 5 or more persons	503	20.5
Husband - wife, 1 or more persons 16 or older; 3 [illegible]	[illegible]	[illegible]
Husband - wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	121	[illegible]
Husband - wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	382	15.6
Broken families 1/	138	5.6
Single type 2/	[illegible]	[illegible]
Total reporting	2,456	100.0
Number not reporting	24	

1/ Male or female without spouse but with 1 or more children.

2/ Single head only or single head and another person or persons of same sex.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers, as only 10 percent were not of this type. Two-thirds, 68 percent, of the families were normal families and had one or more children under 16. Twenty-[illegible] percent of the families had one or more persons aged 16 or older in addition to the husband and wife. Almost one-fifth, 21 percent, consisted of husband and wife, children under 16 and also persons - usually children - aged 16 and older. Fifteen percent of the families consisted of only husband and wife.

Table 11.—AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard RR loan, by Areas

Age of household head	Total borrowers		Borrowers' area of residence at time of first standard loan										
					Wisconsin		Michigan		Minnesota				
			Com.	Cut.	Cut.	Com.	Cut.	Com.	Cut.	Com.	Wis.	Mich.	Minn.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 25	221	9.0	6.6	10.4	8.5	11.4	6.6	9.2	4.7	12.2	10.5	6.2	11.0
25 to 34	756	30.8	27.4	32.5	28.5	35.9	29.9	24.4	29.1	36.6	33.2	25.0	35.5
35 to 44	687	28.0	30.5	26.8	28.5	27.1	27.6	26.9	32.3	26.7	27.6	28.6	27.6
45 to 54	507	20.7	20.4	19.1	24.2	18.9	21.2	23.0	23.6	16.7	20.7	23.1	17.8
55 to 64	238	9.7	10.0	9.6	8.7	5.7	11.4	15.6	8.7	7.3	6.8	14.0	7.5
65 and over	43	1.8	2.5	1.4	1.8	0.8	3.3	1.1	1.6	0.5	1.2	1.1	0.6
Total	2,452	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,452		771	1,681	277	494	367	557	127	648	753	924	775
Number not reporting	21		11	17	6	3	4	4	1	10	9	8	11
Median age of household head	38.6		40.4	37.7	39.6	35.9	41.2	41.9	40.0	35.4	37.3	41.6	36.3

The median age of borrowers was 39 years. Nine percent were under 25 and 12 percent were aged 55 and over.

In the Cut-over Area, 6 percent of the borrowers were under 25 as compared with 10 percent in the Commercial Area. In each State the proportion of borrowers under 25 was smaller in the Cut-over Area than in the Commercial Area. Michigan was the only State having a larger proportion of borrowers aged [illegible] in the Commercial than in the Cut-over Area. [illegible] the median age of borrowers was older in the Cut-over than in the Commercial Area. Michigan borrowers averaged the oldest, [illegible] years.

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Table 12

About one-fourth of the household heads failed to complete the eighth grade, 53 percent stopped at the end of the eighth grade or stopped before completing the ninth grade, 9 percent completed the twelfth grade. Two percent completed 1 or more years of college. The median grade finished was 8.5.

The borrowers in the Commercial Area had an advantage in education over borrowers in the Cut-over Area, with 79 percent completing at least the eighth grade as compared with 69 percent for the Cut-over Area. The median grade finished in the Commercial Area was equal to or higher than that of the Cut-over Area in each State. In all of the States, too, the proportion of borrowers completing the eighth grade was larger in the Commercial Area than in the Cut-over Area.

Wisconsin had a larger proportion of borrowers finishing high school than had either Michigan or Minnesota, although all 3 States had the same median grade finished, 8.5.

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Table 12.--EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by Areas

[illegible] grade [illegible]	Total		Borrowers' area of residence at time of first standard loan										
				Wisconsin		Michigan		Minnesota					
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
[illegible]	9	[illegible]	[illegible]	[illegible]	0.4	0.2	0.6	0.8	---	0.2	[illegible]	0.7	0.1
1 to 3	39	1.7	3.5	0.9	3.5	0.9	4.0	0.8	1.3	1.0	1.9	2.0	1.1
[illegible]	[illegible]	[illegible]	[illegible]	6.5	[illegible]	7.0	[illegible]	[illegible]	[illegible]	4.3	[illegible]	7.9	6.5
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	7.5	9.1	10.2	[illegible]	6.3	10.4	7.9	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	9.6	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	5.2	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
12	154	6.7	5.4	7.2	7.1	8.6	[illegible]	3.5	6.2	5.2	8.0	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	7.0	[illegible]	1.5	[illegible]	[illegible]	2.0	1.8	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	100.0	100.0	100.0	100.0	100.0	[illegible]
[illegible] reporting	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	113	620	698	[illegible]	[illegible]
[illegible] not reporting	186		63	106	29	21	19	[illegible]	15	18	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

13.-EDUCATION AND AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RH loan

Highest grade of school finished	Total borrowers	Age of head: 16 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number
None	9	1	1	2	2	2	1	---
1 to 4	39	---	2	10	17	7	3	---
5 to 6	186	3	23	62	56	31	5	---
6	133	2	28	36	37	26	4	---
7	156	9	68	[illegible]	19	11	---	---
8	1,228	117	407	361	225	99	18	1
9	125	20	43	39	15	7	1	---
10	139	15	57	39	23	9	---	---
11	63	13	29	12	6	3	---	---
12	154	38	62	24	22	10	3	---
13 or more	48	1	27	9	11	4	---	---
Unknown	163	6	29	30	44	26	8	1
Total	2,480	221	766	687	507	238	43	2
Median school finished by household head	8.5	8.8	8.6	8.4	8.3	8.3	*	*

* Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each Area in the Region.

This table shows the relation between age and education. The median grade finished is highest for the youngest heads and lowest for the oldest.

[illegible]
classified by number of [illegible]
aged 16 to 24 in household at time of [illegible] standard [illegible]
loan, by period of first standard loan

Number of male youths aged 16 to 24	Total borrowers		Borrowers receiving first standard loan between [illegible]	[illegible] 2/28/37	2/28/38	2/28/39
	Number	Percent	Percent	Percent	Percent	Percent
[illegible]	[illegible]	73.7	77.6	77.3	81.3	[illegible]
1	373	15.2	16.1	16.6	[illegible]	[illegible]
2	[illegible]	[illegible]	5.0	[illegible]	4.4	[illegible]
3 or more	[illegible]	1.4	1.3	[illegible]	[illegible]	[illegible]
Total	XXX	100.0	100.0	100.0	100.0	[illegible]
Number reporting	2,456		[illegible]	[illegible]	833	[illegible]
Number not reporting	22		11	[illegible]	[illegible]	[illegible]

Note: A comparable table is also available for each Area in the Region.

Over one-fifth of the households had 1 or more male youths (other than the household head) aged 16 to 24. Fifteen percent of the borrowers had 1 male youth in the household, 5 percent had 2 male youths, and 1 percent had 3 or more male youths.

15.--NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by Areas

Number of male youths 16 to 24	Total borrowers		Borrowers: Area of residence at time of first standard loan										
					Wisconsin		Michigan		Minnesota				
			Cut.	Com.	Cut.	Com.	Cut.	Com.	Cut.	Com.	Wis.	Mich.	Minn.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
[illegible]	[illegible]	[illegible]	[illegible]	70.6	[illegible]	[illegible]	[illegible]	[illegible]	79.3	82.4	82.2	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	15.4	21.5	18.9	17.2	11.1	11.9	18.0	12.1
[illegible]	[illegible]	[illegible]	5.9	[illegible]	[illegible]	4.2	6.7	3.0	4.7	5.1	4.2	4.9	5.0
[illegible]	94	1.4	1.7	1.2	1.1	0.4	2.5	1.8	0.8	1.4	0.7	2.1	1.7
[illegible]	[illegible]	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
[illegible] reporting	2,448		776	1,084	382	474	563	557	120	651	756	923	771
Number not reporting	22		6	16	1	5	5	4	---	7	6	9	7

The Cut-over Area had a larger proportion of households with male youths, other than the household head, than had the Commercial Area. Wisconsin was the only State which had about the same proportion of households with male youths in both Areas. Michigan had the largest proportion of households with male youths aged 16 to 24 and Minnesota had the smallest proportion.

Chart [illegible]

Annual distribution by number [illegible]
on farm to be operated during [illegible]
first standard FSA loan

Years on farm to be operated	Cases	Percent
Less than 1	[illegible]	[illegible]
1 but less than 2	[illegible]	[illegible]
2 or more	659	[illegible]
Total reporting	[illegible]	
Number not reporting	[illegible]	

Sixty-one percent had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan. Almost one-half of the borrowers had been on this farm less than 1 year. A considerable part of what appears to be a high rate of mobility is due to the fact that nearly one-third of the borrowers were starting in as farm operators during the major part of the year before the first loan they were farm laborers or renters. Information on the years resident on the farm to be operated was known for only about two-thirds of the borrowers in the study.

[illegible] FARMS: Borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan 1/

Number of times changed farms	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Percent	Percent	Percent
0	[illegible]	[illegible]	[illegible]
1	[illegible]	[illegible]	[illegible]
2	[illegible]	[illegible]	—
3	[illegible]	[illegible]	—
4 or more	0.1	—	—
Total	100.0	100.0	100.0
Number reporting	967	651	837
Number not reporting	16	6	3

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total some borrowers had made between the time of receiving the first standard RR loan and February 28, 1939.

Note: A comparable table is also available for each Area in the Region.

Nearly one-fourth of the first-period borrowers changed farms 1 or more times after getting the loan and before February 28, 1939; most frequently there was just 1 change. Thirteen percent of the second and only 3 percent of the third-period borrowers had changed farms.

[illegible] SHOWING [illegible]: [illegible] and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Full owner	464	26.6	29.6	[illegible]	[illegible]
Part owner 2/	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Tenant	[illegible]	[illegible]	[illegible]	40.8	[illegible]
Cropper	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Hired or unpaid farm laborer	484	19.7	[illegible]	11.0	[illegible]
Nonfarm	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	[illegible]		973	651	803
Number not reporting	23		10	6	7

1/ Tenure status is that that [illegible] major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each Area in the Region; a table showing the type and length of lease is available for 1,[illegible] borrowers reporting lease data out of the 1,055 borrowers who rented land.

One-third of the borrowers owned all or part of the farm operated during the year before entry on RR. Thirty-seven percent were tenants, 20 percent were farm laborers, and 11 percent were not in agriculture during the major part of the crop year. The percentage of borrowers who were tenants was smaller in the first period than in the second or third periods. The percentages of borrowers who were owners and farm laborers were higher in the first period than in the second or third periods. The proportion of borrowers who had been "nonfarm" increased slightly from period to period.

No other Region accepted such a large proportion of borrowers who had been farm laborers during the year before the first standard loan.

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Region II

Table 16.—[illegible] Number and percentage of borrowers classified by tenure status during year before first standard FS loan, by Area 1/

Tenure status year before first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan											
			Com.	Cut.	Wisconsin		Michigan		Minnesota		Wis.	Mich.	Minn.
					Cut.	Com.	Cut.	Com.	Cut.	Com.			
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Full owner	1,[illegible]	[illegible]	[illegible]	18.3	37.0	19.8	30.7	24.6	42.8	11.0	26.7	35.2	16.7
Part owner 2/	[illegible]	1.0	8.8	1.6	5.7	1.4	7.6	6.1	18.3	1.4	3.1	[illegible]	[illegible]
Tenant	[illegible]	38.0	26.7	71.6	29.0	74.6	34.6	41.5	26.6	44.5	38.0	34.1	[illegible]
Sharecr	2	[illegible]	0.1	0.2	0.4	—	—	0.2	—	0.2	0.1	0.7	[illegible]
Hired or unpaid farm laborer	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Nonfarm	[illegible]	10.7	31.7	10.7	11.7	7.2	13.4	23.1	6.5	10.4	3	11.8	[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	[illegible]
Number reporting	2,457		777	1,680	253	476	370	563	336	697	757	983	[illegible]
Number not reporting	[illegible]		5	18	—	3	1	[illegible]	4	5	5	[illegible]	[illegible]

1/ Tenure status is that held during major part of one year before first standard FS loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 114 borrowers reporting leases out of the 1,055 borrowers who rented land.

Farm ownership was much more frequent among Cut-over than among Commercial Area borrowers; this applies to all 3 States. In each State the Commercial Area had a larger percentage of tenants and also of borrowers who had been farm laborers. The two areas differed but little in the proportion of borrowers who had been "nonfarm." Michigan had the largest proportion of owners and the smallest proportion of farm laborers. Minnesota had the largest percentage of tenants. Wisconsin had the largest proportion of borrowers who had been farm laborers but Minnesota had nearly as many.

20.--TENURE STATUS LAST YR [illegible]: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year Percent	2 years Percent	3 years Percent
Full owner	201	25.2	23.6	23.0	[illegible]
Part owner 2/	64	8.0	8.6	[illegible]	5.1
Tenant	532	[illegible]	67.8	[illegible]	[illegible]
Manager	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	797		428	209	160
Number not reporting 3/	21		2	9	[illegible]

1/ Tenure status is that held during major part of last crop year of record.

2/ A part owner rents part and owns part of the farm operated.

3/ May include an occasional borrower with other than farm-operator status but exclusive of 1,662 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 280 borrowers reporting lease data out of the 596 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

One-third of the borrowers were owners during the last crop year for which a record was available after entry on the RR program; all the rest were tenants. The percentage of tenants was largest for the borrowers who had been on the program 2 years and smallest for those on the program 3 years.

Table 41.—TENURE STATUS YEAR BEFORE AND LAST YEAR OF RECORD: borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard RR program 1/

Tenure status year before first standard loan	Total borrowers	Borrowers by tenure status during last year of record after entry on RR				
		Full owner	Part owner 2/	Tenant	Cropper	Unknown 3/
	Number	Number	Number	Number	Number	Number
Full owner	195	170	25	7	—	[illegible]
Part owner 2/	37	6	26	3	—	2
Tenant	311	10	[illegible]	292	—	1
Cropper	2	—	—	2	—	—
Hired or unpaid farm laborer	176	8	3	161	—	[illegible]
Nonfarm	[illegible]	[illegible]	6	63	—	[illegible]
Unknown	[illegible]	2	—	[illegible]	—	—
Total 4/	818	201	64	[illegible]	—	3

1/ Tenure status is that held during major part of crop year.

2/ - part owner rents part and owns part of the farm operated.

3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status

4/ Exclusive of 1,662 borrowers with no record after entry on RR.

Note: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

Most of the borrowers who had been farm laborers before RR became tenants. Three-fourths of those in the "nonfarm" status changed to a tenant status. The shifts in status were not striking for other tenure groups. Only 10 out of the 232 owners and part owners were known to have dropped to a tenant status while only 14 of the 311 who had been tenants had changed to an owner status.

[illegible] BY MALE YOUTH IN THE HOUSEHOLD OF [illegible] BORROWERS [illegible]
Number of borrowers classified by tenure status during year [illegible] first standard RR loan and by number of male youths (nonkin) [illegible] 16 to 24 in household at time of first standard RR loan

Tenure status year before first standard loan	Total borrowers	Number of male youth aged 16 to 24				
		0	1	2	3 or more	Unknown
Full owner	654	467	125	43	14	5
Part owner	148	106	31	10	1	—
Tenant	904	685	152	46	14	7
Sharecropper	3	2	1	—	—	—
Hired or unpaid farm laborer	486	439	32	9	3	1
Nonfarm	264	223	30	7	1	3
Unknown	23	13	2	1	1	6
Total	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Note: A comparable table is also available for (a) each area in the Region, (b) for each of the three periods of first standard loan, and (c) for each Area by each of the three periods of first standard loan.

Fewer of the borrowers who had been farm laborers or nonfarm had male youths in their households than of the borrowers in the owner or tenant [illegible] These differences were probably due to the fact that the farm operator [illegible] were older families.

Table [illegible]. SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 20	31	1.8	3.2	[illegible]	[illegible]
20 to 49	212	12.6	14.1	[illegible].6	10.7
50 to 99	551	32.6	35.[illegible]	[illegible]	[illegible]
100 to 174	580	34.6	34.1	[illegible]	[illegible]
175 to 259	189	11.2	[illegible]	[illegible]	[illegible]
260 to 499	97	5.[illegible]	[illegible]	[illegible]	[illegible]
500 to 999	9	[illegible]	0.6	0.[illegible]	0.[illegible]
1,000 and over	—	—	—	—	—
Total	[illegible]	100.[illegible]	100.0	100.0	100.[illegible]
Number reporting	1,689		686	[illegible]	501
Number not reporting	49		3	16	30
Median acres in farm	106		97	111	115

1/ Exclusive of 74 borrowers reporting no farm during year before first standard RR loan.

Note: A comparable table is also available for each area in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 106 acres. Forty-seven percent of the farms were under 100 acres and 36 percent were 100 to 174 acres. Only 17 percent of the farms were 175 acres or larger in size. Two-thirds of the borrowers had farms between 50 and 174 acres in size, thus including 80-acre, 120-acre, and 160-acre farms. There was a shift in the median size from 97 acres in the first period to 115 acres in the third period.

Table 24.—SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by Areas 1/

Acres in farm year before first standard RR loan	Total borrowers		Borrowers' Area of residence at time of first standard loan										
			Cut.	Com.	Wisconsin Cut.	Wisconsin Com.	Michigan Cut.	Michigan Com.	Minnesota Cut.	Minnesota Com.	Mich.	Minn.	Wisc.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Less than 20	31	4.3	6.2	2.4	—	3.3	0.3	4.4	—	0.5	2.8	3.7	0.[illegible]
20 to 39	232	32.6	35.1	30.8	37.6	7.8	1.5	24.7	8.4	6.4	11.0	17.[illegible]	6.7
40 to 99	250	32.6	40.7	27.9	42.4	36.0	42.0	31.9	30.8	17.1	30.2	38.0	2[illegible]
100 to 199	201	26.0	11.1	39.0	20.2	43.6	0.6	41.9	30.3	30.8	37.6	21.3	30.7
200 to 249	109	11.2	6.2	12.8	8.1	11.3	3.8	8.1	12.1	20.8	8.7	7.2	10.[illegible]
250 to 499	97	5.7	3.6	7.0	2.4	3.2	2.6	2.1	8.4	14.4	2.9	2.3	12.[illegible]
500 to 999	9	0.5	0.3	0.7	—	0.4	0.3	0.5	0.9	1.0	0.2	0.4	1.0
1,000 and over	—		—	—	—	—	—	—	—	—	—	—	—
Total	777	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,[illegible]		617	1,000	399	272	307	388	107	404	482	666	511
Number not reporting	49		11	38	5	16	2	13	4	9	21	15	13
Median acres in farm	106		92	117	98	111	88	98	120	140	99	88	14[illegible]

1/ Distribution of 777 borrowers according to farm during year before first standard RR loan.

The median size of farm during the year before the first loan was larger in the Commercial than in the Cut-over Area, 117 acres as compared with 92 acres. Thirty-~~nine~~ eight percent of the farms in the Commercial Area were 100 acres or more in size while 44 percent in the Cut-over Area were this large. Michigan was the only State in which there was very little difference between the median of the Commercial and Cut-over Areas. In both Minnesota and Wisconsin the median of the Commercial Area exceeded that of the Cut-over Area. Interestingly enough the median size of farm was the same in Michigan and Minnesota (98 acres), although the distribution of the farms under 100 acres was quite different in the two States.

Borrowers classified by acres in farm during last year of record after entry on abandoned RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year Percent	2 years Percent	3 years Percent
Less than 20 1/	10	1.3	0.9	1.9	1.2
20 to 49	49	6.2	6.4	3.8	8.5
50 to 99	264	33.2	33.4	34.1	31.7
100 to 174	301	37.8	37.2	39.3	37.9
175 to 259	117	14.7	15.2	13.3	15.2
260 to 499	45	5.7	6.0	5.7	4.9
500 to 999	7	0.9	0.7	1.9	---
1,000 and over	2	0.3	0.2	---	0.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	795		420	211	164
Number not reporting 2/	23		12	7	6
Median acres in farm	119		119	119	117

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 1,662 borrowers with no record after entry on RR record.

The median size of farm in the last year of record, 119 acres, varied but little with the length of time borrowers had been on the program. Two-fifths of the borrowers had farms under 100 acres and nearly two-fifths more had farms between 100 and 174 acres. About one-fifth had farms of 175 acres or larger.

[illegible] IN FIRST YEAR BEFORE RR AND LAST RR REC RD: Number of borrowers classified by acres in [illegible] year before first [illegible] and during last year of record after entry on [illegible]rd RR program

[illegible] in first [illegible]	Total borrowers	Borrowers by acres in [illegible] during last year of record after entry on RR: 0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
[illegible]	266	---	1	16	94	94	39	14	1	---	7
[illegible] than 20	10	---	6	1	2	1	---	---	---	---	---
[illegible]	64	---	---	27	15	25	5	---	---	---	1
50 to 99	179	1	---	3	125	11	10	5	1	1	4
100 to 174	190	1	---	1	20	132	24	7	---	---	5
175 to 259	65	1	---	---	1	13	32	5	1	1	2
260 to 499	27	---	---	---	---	4	4	16	2	---	1
[illegible] to 999	[illegible]	---	---	---	[illegible]	---	---	---	2	---	---
1,000 and over	---	---	---	---	---	---	---	---	---	---	---
[illegible]	14	---	---	1	1	6	2	---	---	---	2
[illegible] 1/	[illegible]	3	7	[illegible]	[illegible]	307	117	45	7	2	33

1/ Exclusive of 1,162 borrowers with no record after entry on RR program.

NOTE: A comparable table is also available with borrowers classified by number of crop years (1, 2 or 3) after first standard loan.

This table shows the tendency for borrowers to have larger farms after entry on the program than during the year before the first loan. Of the 5[illegible] who had farms both before and after entry on RR and whose size of farm was known both times, 57 had farms in a smaller and 1[illegible] in a larger size group after [illegible] on the program. Those who had no farm during the year before the first loan had farms during [illegible]

Table 27.--ACRES IN CROPS YEAR BEFORE FSA: Number and pe[illegible] of borrowers classified by acres in crops duri[illegible] before first standard FSA loan 1/

Acres in crops during year before first standard loan	Total borrowers	
	Number	Percent
Less than 10	81	4.8
10 to 19	143	8.4
20 to 29	202	11.9
30 to 59	568	3[illegible].5
60 to 99	390	23.0
100 to 149	204	12.1
150 to 199	59	3.5
200 to 399	43	2.5
400 to 599	1	0.1
600 and over	2	0.1
Total reporting	[illegible]	100.0
Number not reporting	32	
Median acres in crops	52	

1/ Exclusive of 755 borrowers reporting no land in crops during crop year before first standard FSA loan.

The median number of acres in crops during the year before the first loan was 52. One-fourth of the borrowers had less than 30 acres in crops. Nearly three-fifths had less than 60 acres. Few borrowers had more than 150 acres in crops.

23.--ACRES IN CROPS LAST RR YEARS: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 10 1/	14	1.7	1.2	2.3	2.4
10 to 19	25	3.1	2.8	3.3	3.6
20 to 29	79	9.8	9.7	7.5	13.3
30 to 59	319	39.8	39.2	41.1	39.1
60 to 99	215	26.8	27.7	27.6	23.5
100 to 149	92	11.5	10.4	11.2	14.5
150 to 199	35	4.4	5.4	3.7	2.4
200 to 399	21	2.6	3.1	2.8	1.2
400 to 599	2	0.2	0.5	—	—
600 and over	1	0.1	—	0.5	—
Total	XX	100.0	100.0	100.0	100.0
Number reporting	802		423	214	164
Number not reporting 2/	15		7	4	4
Median acres in crops	57		58	57	54

1/ May include an occasional borrower reporting no land in crops.

2/ Exclusive of 1,662 borrowers with no record after entry on RR program.

The median number of acres in crops after entry on RR was 57. There was but little difference in the median by number of years on the program. One-seventh had less than 10 acres in crops and over one-half had less than 60 acres in crops. Better than one-fourth of the borrowers had from 60 to 99 acres in crops.

[illegible] Classified by acres in crops during year before first [illegible] loan and during year of record after entry on standard RR program

Acres in crops during year before first standard loan	Total borrowers 1/	Borrowers by acres in crops during last year of record after entry on RR program: Under 10	10 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 69	70 to 79	80 to 89	90 to 99	100 to 199	200 and over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	
[illegible] 1/	271	1	3	8	[illegible]	111	[illegible]	20	12	7	[illegible]	[illegible]	[illegible]
Less than 10	29	—	6	2	6	10	5	—	—	—	—	—	—
10 to 19	46	—	2	5	15	15	9	—	—	—	—	—	—
20 to 29	67	—	—	6	29	27	3	1	—	—	—	—	1
30 to 39	178	1	—	3	11	116	34	11	—	1	—	—	[illegible]
40 to 49	102	1	—	1	1	28	50	15	3	—	—	—	2
50 to 149	71	—	—	—	—	6	22	30	8	3	—	—	2
150 to 199	27	—	—	—	—	[illegible]	6	6	3	3	1	—	[illegible]
200 to 299	25	—	—	—	—	—	1	2	4	7	—	1	—
300 to 399	1	—	—	—	—	—	—	—	—	—	1	—	—
400 and over	1	—	—	—	—	—	1	—	—	—	—	—	—
Unknown	10	—	—	—	—	4	4	2	—	—	—	—	—
Total 2/	819	2	11	25	79	309	315	[illegible]	35	21	8	1	[illegible]

1/ Includes borrowers with no farms and borrowers with farms but with no land in crops.

2/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of [illegible] loans (1, 2 or 3) after first standard loan.

This table brings out the tendency to have more land in crops after entry on the program than during the year before RR. This tendency is particularly evident in those with under 60 acres in cropland year before first loan. Of the 5[illegible]5 borrowers who had crops both before and after entry on RR and for whom the acres in crops was known both times, 102 shifted to a smaller and 173 to a larger acreage-in-crops class after entry on the program. Those who had no acres in cropland year before first loan had about the same land in crops during the last year of record as did the other borrowers.

[illegible] on borrowers classified by crop production for home use during the year before first standard RR loan 1/

Garden or crop production for home use year before first standard loan	[illegible]	
	Number	Percent
No garden and no crop production for home use	[illegible]	[illegible]
Garden	721	29.6
No garden, but crop production for home use	417	17.1
Total reporting	2,436	100.0
Number not reporting	[illegible]	

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

Before entry on the RR program, 53 percent of the borrowers were reported as having neither a garden nor crops which could be used for food. Only 30 percent had a garden and 17 percent had no garden but did grow crops which might be used for food. Although over half of the borrowers had neither a garden nor crop production for home use, it must be remembered that nearly one-third of the borrowers had not been operating a farm the major part of the crop year before the first loan.

TABLE 5.--GARDEN LAST YR RECORD: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Garden or crop production for home use during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year	2 years	3 years
			Percent	Percent	Percent
No garden and no crop production for home use	285	35.4	[illegible]	36.8	[illegible]
Garden	339	42.7	43.6	40.1	43.4
No garden, but crop production for home use	170	21.7	22.7	23.1	[illegible]
Total	794	100.0	100.0	100.0	100.0
Number reporting	794		419	209	166
Number not reporting 2/	24		11	9	1

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 1,662 borrowers with no record after entry on RR program.

After entry on the RR program, more than one-third, 35 percent, of the borrowers with a record of performance did not report a garden or crop production for home use during their last year of record. Forty-three percent reported a garden and 22 percent reported no garden but did grow crops that might be used for food. There are no marked differences according to the length of time borrowers had been on the program.

[illegible] -GARDEN YEAR BEFORE RR AND LAST YEAR OF RECORD: [illegible] classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

Garden or crop production for home use year before first standard loan	Total borrowers	Borrowers by garden or crop production for home use during last year of record after entry on RR: No garden and no crop production for home use	Garden	No garden, but crop production for home use	[illegible]
	Number	Number	Number	Number	[illegible]
No garden and no crop production for home use	447	214	144	77	[illegible]
Garden	228	33	145	47	2
No garden, but crop production for home use	129	27	46	49	7
Unknown	14	7	4	1	2
Total 2/	818	281	339	174	24

1/ Crop production for home use includes any crop currently used for food by farm families in the Region.

2/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2 or 3) after first standard loan.

Half of the borrowers who had no garden and no crop production for home use before RR still had none or reported none during their last year of record. Nearly one-~~third~~ seventh of those who previously had a garden and 33 percent of those who had crops for home use slipped back or failed to report either garden or crops for home use during the last year of record.

Tables 33, 34, 35

The median cash receipts during the year before the first loan increased 45 percent between the first and second periods - from $453 to $656 - and was the same in the third as in the second period. The median was $573 for all periods. There was a decrease in the proportion of borrowers with cash receipts of less than $500 from 57 percent in the first period to 33 percent in the second and third periods. A larger proportion of borrowers in the second and third periods than in the first period had cash receipts of more than $1,000, the percentages being 12, 22, and 24 for the first, second, and third periods, respectively.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of $202. The median change for borrowers on the program 1 year was an increase of $143, for those on 2 years an increase of $241, and for those on 3 years an increase of $302.

Twenty-eight percent reported their cash receipts were less during the last year of record than before entry on RR. Such a decrease was reported by 33 percent of those who had been on the program 1 year at the time of their last record, 24 percent of those who had been on 2 years, and 21 percent of those who had been on 3 years.

Six percent had a decrease of $500 or more but 22 percent had an increase of $500 or more. The longer the time on the program the smaller was the percentage of borrowers with a $500 or more decrease and the larger the percentage with a $500 or more increase. The decrease was reported by 7, 5, and 4 percent of the borrowers on the program 1, 2, and 3 years, respectively, while the $500 or more gain in cash receipts was reported by 18, 24, and 29 percent of those on RR 1, 2, and 3 years, respectively, at the time of the last record.

Fifty-eight percent of the borrowers who had receipts of $750 or more during the year before RR reported a decrease for the last year of record on RR but a decrease was reported by only 16 percent of the borrowers whose receipts before entry on RR had been less than $750.

Table [illegible]—CASH RECEIPTS YEAR BEFORE 1st: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Cash receipts year before first standard loan	Total		Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	33	1.4	1.5	1.4	1.2
$1 to $124	38	1.6	2.6	0.9	0.6
$125 to $249	178	7.5	12.1	4.9	4.2
$250 to $374	368	15.5	22.3	11.1	11.1
$375 to $499	402	16.9	18.6	15.2	16.4
$500 to $749	580	24.6	21.6	26.5	26.3
$750 to $999	326	13.8	9.5	17.7	15.8
$1,000 to $1,499	283	11.9	7.9	13.1	15.7
$1,500 to $1,999	103	4.3	2.8	5.5	5.2
$2,000 to $2,499	33	1.4	0.5	2.1	1.9
$2,500 and over	[illegible]	1	0.4	1.6	[illegible]
Total	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Number reporting	2,372		936	632	804
Number not reporting	108		67	25	36
Median cash receipts year before first standard loan	$573		$453	$656	$656

Table 14.-CHANGE IN CASH RECEIPTS: Number and percentage of borrowers classified by change in cash receipts, excluding loans, [illegible] on standard RR program, by number of crop years after first loan

Change in cash receipts, excluding loans	Total borrowers		Borrowers by number of crop years after first loan and specified last year of record							
			1 ending between				2 ending between			3 ending by
			Total	9/1/36-8/31/37	9/1/37-8/31/38	9/1/38-8/31/39	Total	9/1/37-8/31/38	9/1/38-8/31/39	9/1/38-8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 or more	45	5.9	7.0	3.1	5.3	12.3	6.1	3.8	8.5	[illegible]
-$200 to -$250	53	6.9	7.0	3.1	6.3	11.5	8.0	6.1	11.3	9.4
-$125 to -$124	[illegible]	4.2	6.5	6.7	[illegible]	7.0	3.1	3.0	3.8	[illegible]
-$125 to -$0	79	10.3	12.0	7.0	10.7	12.0	6.8	5.1	8.5	[illegible]
$0 to $124	92	12.0	14.5	13.3	18.9	13.0	9.3	9.1	9.4	9.1
$125 to $249	121	15.7	14.8	17.6	14.7	11.5	17.5	18.2	17.0	15.[illegible]
$250 to $374	84	11.0	10.8	12.[illegible]	11.[illegible]	[illegible]	11.[illegible]	10.1	12.[illegible]	[illegible]
$375 to $499	85	11.1	8.5	11.5	5.3	7.2	13.2	13.1	13.2	[illegible]
$500 to $999	129	16.[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1,000 to $1,999	36	4.7	3.9	3.[illegible]	[illegible]	[illegible]	2.5	2.1	3.[illegible]	[illegible]
$2,000 and over	4	0.5	0.3	1.2	—	—	0.5	1.0	—	[illegible]
Total	768	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	768		200	165	95	130	305	99	106	76[illegible]
Number not reporting 1/	50		21	15	7	9	11	3	4	6
Median change in cash receipts	$202		$143	$233	$102	$59	$241	$[illegible]	$184	$34[illegible]

1/ Exclusion of 1,[illegible] borrowers with no record after entry on RR program.

[illegible]

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Tables 36, 37, 38, 39

The median cash receipts derived from the farm during the year before entry on RR was $496 for those borrowers who had such receipts. About 3 out of 10 had received less than $300 from their farms and 18 percent received $1,000 or more. These data exclude all those with no farm receipts the year before RR because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and so must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of $175. The median change for those on the program 1 year was an increase of $151, for those on 2 years an increase of $207, and for those on 3 years a gain of $205. However, 30 percent had less farm receipts in their last year of record than before coming on the RR program. The longer the borrowers were on the program, the smaller was the proportion reporting such a decrease. Eight percent had a decrease of $500 or more and 12 percent had an increase of $500 or more. The $500 or more decrease was reported by 9, 7, and 6 percent of those on the program 1, 2, and 3 years, respectively, while the $500 or more gain was reported by 16, 19, and 20 percent of those on the program a comparable length of time.

The borrowers who had no farm receipts the year before the first loan had a median of $601 for the last year of record after entry on RR, according to the data in table 39. This same table shows the tendency of borrowers who previously had relatively large farm receipts, particularly those having $1,000 or more, to report a decrease in such receipts after entry on RR.

Table 36.--FARM RECEIPTS YEAR BEFORE FR: Number and percentage of borrowers classified by cash farm receipts during year before first standard FR loan 1/

Cash farm receipts year before first standard loan	Total borrowers	
	Number	Percent
$1 to $99	149	8.0
$100 to $199	182	10.5
$200 to $299	[illegible]	10.[illegible]
$300 to $499	185	10.7
$500 to $749	[illegible]	10.[illegible]
$750 to $999	345	19.8
$1,000 to $1,499	201	11.5
$1,500 to $1,999	199	11.5
$2,000 and over	69	4.0
Total	47	2.7
Number reporting	XXX	100.0
Number not reporting	1,737	
Median cash farm receipts	32	
	$ 496	

1/ Exclusive of 711 borrowers reporting no cash farm receipts during year before first standard FR loan.

Table 3.1.-CHANGE IN FARM RECEIPTS: Number and percentage of borrowers in specified classes of change in cash farm receipts from year before first standard loan to specified [illegible] record after entry on standard RA program, by number of crop years after first loan

Change in cash farm receipts	Total		Borrowers by number of crop years							
			1 ending before 10/31/[illegible]			2 ending before 10/31/[illegible]			3 ending before 10/31/[illegible]
	Number	Percent	Total	10/31/[illegible] to 3/31/[illegible]	4/1/[illegible] to 10/31/[illegible]	Total	10/31/[illegible] to 3/31/[illegible]	4/1/[illegible] to 10/31/[illegible]	11/1/[illegible] to 3/31/[illegible]
-$[illegible] or less	43	5.4	6.0	4.5	5.1	8.4	[illegible]	9.0	8.4
-$4,999 to -$250	34	4.3	3.6	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
-$249 to -$125	34	4.3	5.3	4.5	5.1	6.7	[illegible]	[illegible]	[illegible]
-$124 to -$1	52	6.5	6.0	4.5	7.1	7.1	8.2	8.9	7.5	5.9
$1 to $124	81	10.2	11.3	8.9	18.4	9.3	8.7	10.9	6.5	9.4
$125 to $249	112	14.1	16.0	17.9	[illegible]	10.1	11.1	[illegible]	[illegible]	14.8
$250 to $499	104	13.1	12.9	13.4	10.2	14.3	14.8	14.9	15.0	11.8
$500 to $749	85	10.7	12.2	14.5	8.2	12.1	8.2	5.9	11.2	10.0
$500 to $749	132	16.5	15.6	15.6	[illegible]	[illegible]	[illegible]	14.8	[illegible]	[illegible]
$750 to $999	97	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	8.6	[illegible]	[illegible]	[illegible]
$1,000 and over	62	7.8	5.5	6.7	4.1	4.3	11.1	16.7	[illegible]	[illegible]
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	[illegible]
Number reporting	[illegible]		[illegible]	199	[illegible]	100	263	101	[illegible]	[illegible]
Number not reporting 1/	21		13	1	4	3	10	5	5	—
Total change in cash farm receipts	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

1/ Exclusive of 1,[illegible] borrowers who had no farm [illegible] in records.

Total change in cash farm receipts as shown by this table includes 257 borrowers who had no cash farm

Table 38.-CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard RR loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$500 or more	43	7.9	9.0	7.4	6.0
-$499 to -$250	34	6.3	5.4	8.1	6.0
-$249 to -$125	34	6.3	7.9	2.7	6.9
-$124 to -$1	52	9.6	9.0	11.4	8.6
$0 to $124	71	13.1	14.7	12.1	10.3
$125 to $249	94	17.2	19.1	12.8	19.1
$250 to $374	74	13.6	11.5	16.7	14.7
$375 to $499	46	8.5	7.9	9.4	8.6
$500 to $749	59	10.9	9.4	11.4	13.8
$750 to $999	17	3.1	3.2	4.0	1.7
$1,000 and over	19	3.5	2.9	4.0	4.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	543		278	149	116
Number not reporting 1/	18		10	8	—
Median change in cash farm receipts	$175		$151	$207	$205

1/ Exclusive of 1,662 borrowers with no record after entry on RR program and exclusive of 257 borrowers with a record who had no cash farm receipts during year before first standard RR loan.

Table [illegible]--Cash farm borrowers who received an FSA standard loan in cash farm receipts: Number of borrowers classified by cash farm receipts during year before first standard loan and by change in cash farm receipts from year before first standard loan to last year of record after [illegible] standard loan

Cash farm receipts during year before first standard loan	Total	Borrowers by change in cash farm receipts: [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	[illegible]
$0	257	—	—	—	—	10	18	30	39	72	40	43	[illegible]
$1 to $99	50	—	—	—	3	3	11	15	6	4	4	3	[illegible]
$100 to $199	62	—	—	—	2	9	15	14	8	8	3	1	[illegible]
$200 to $299	36	—	—	2	3	11	14	14	10	11	—	—	[illegible]
$300 to $399	60	—	1	5	9	12	12	10	4	3	—	1	[illegible]
$400 to $499	[illegible]	—	[illegible]	[illegible]	8	12	13	6	5	[illegible]	[illegible]	2	—
$500 to $749	100	1	[illegible]	15	24	3	11	11	[illegible]	[illegible]	1	[illegible]	[illegible]
$750 to $999	62	6	[illegible]	[illegible]	[illegible]	7	11	[illegible]	[illegible]	[illegible]	[illegible]	—	[illegible]
$1,000 to $1,499	55	14	8	7	4	7	[illegible]	1	2	[illegible]	1	[illegible]	[illegible]
$1,500 to $2,999	29	11	3	[illegible]	[illegible]	1	—	—	—	[illegible]	1	3	—
$2,000 and over	15	11	2	—	—	—	—	—	—	1	—	—	—
Unknown	5	—	—	—	—	—	—	—	—	—	—	—	—
Total 1/	818	43	34	34	54	61	113	104	65	131	57	52	[illegible]

1/ Exclusive of 1,462 borrowers with no record after entry on FSA program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2 and [illegible]) after first standard loan.

Table 40.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS THAT BECOME RR: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by period of first standard loan 1/

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			[illegible]	[illegible]	[illegible]
	Number	Percent	Percent	Percent	Percent
Less than 10	46	2.7	2.7	1.9	3.3
10.0 to 19.9	65	3.3	3.3	4.1	4.0
20.0 to 29.9	69	3.6	4.0	3.1	3.6
30.0 to 39.9	77	4.4	5.7	4.1	3.3
40.0 to 49.9	73	4.2	5.3	3.3	4.0
50.0 to 59.9	109	6.3	7.7	5.8	5.0
60.0 to 69.9	95	5.5	6.4	5.0	4.8
70.0 to 79.9	112	[illegible]	5.4	[illegible]	[illegible]
80.0 to 89.9	120	6.6	[illegible]	[illegible]	[illegible]
90.0 to 100.0	930	53.6	51.2	54.0	56.1
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	[illegible]		[illegible]	[illegible]	[illegible]
Number not reporting	96		13	5	20

1/ Excluded 731 borrowers reporting no cash farm receipts during year before first standard loan.

Half or more of the total cash receipts were derived from the farm during the year before the first loan for 81 percent of the borrowers who had any farm receipts; the corresponding percentages were 79, 85, and 82 for first-, second-, and third-period borrowers, respectively. At least 9 dollars out of every 10 received came from the farm for 54 percent of the borrowers.

41.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS, LAST YEAR OF RECORD: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program by number of crop years after first loan

Farm receipts as percentage of total cash receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	Percent	Percent	Percent
No farm receipts	2	0.3	---	---	1.2
Less than 10	3	0.4	0.5	---	0.5
10.0 to 19.9	8	1.0	0.5	1.0	2.[illegible]
20.0 to 29.9	9	1.1	1.2	1.4	0.[illegible]
30.0 to 39.9	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
40.0 to 49.9	29	3.6	3.6	4.3	2.[illegible]
50.0 to 59.9	37	4.6	4.3	4.3	5.[illegible]
60.0 to 69.9	50	6.3	7.6	5.7	3.[illegible]
70.0 to 79.9	79	9.9	11.5	6.2	10.6
80.0 to 89.9	117	14.6	16.0	12.9	13.5
90.0 to 100.0	445	55.7	53.1	61.8	56.[illegible]
Total	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Number reporting	799		719	210	176
Number not reporting 1/	19		11	8	---

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 91 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 93, 91, and 88, respectively. Ninety percent or more of the receipts were from the farm for 56 percent of the borrowers.

Table 48. RR[illegible] borrowers in percentage of crop receipts when entered RR and last RR record: Number of borrowers classified by cash farm receipts as a percentage of total cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Cash farm receipts: as percentage of total cash receipts: year before first standard loan	Total borrowers	Borrowers by cash farm receipts as percentage of total cash receipts during last year of record after entry on RR: No farm receipts	Loss	10.0 to 19.9	20.0 to 29.9	30.0 to 39.9	40.0 to 49.9	50.0 to 59.9	60.0 to 69.9	70.0 to 79.9	80.0 to 89.9	90.0 to 100.0	[illegible]
No farm receipts	257	1	2	3	2	3	11	13	14	20	46	138	[illegible]
Less than 10	[illegible]	—	[illegible]	—	—	[illegible]	1	[illegible]	—	[illegible]	—	[illegible]	[illegible]
10.0 to 19.9	19	—	—	—	3	1	1	1	2	3	3	3	1
20.0 to 29.9	20	—	—	2	1	—	—	3	—	4	2	8	—
[illegible]	[illegible]	—	—	—	[illegible]	[illegible]	—	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
40.0 to 49.9	26	—	—	—	—	—	2	2	2	7	2	6	[illegible]
50.0 to 59.9	33	—	—	[illegible]	—	[illegible]	[illegible]	[illegible]	[illegible]	6	[illegible]	[illegible]	[illegible]
60.0 to 69.9	36	—	—	—	—	2	2	—	3	3	9	16	
70.0 to 79.9	38	—	—	—	—	1	2	1	4	8	8	14	—
[illegible] to 89.9	51	[illegible]	—	[illegible]	—	—	[illegible]	—	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] to 100.0	[illegible]	—	—	1	[illegible]	5	6	8	8	12	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	—	—	—	—	—	—	—	—	[illegible]	[illegible]	[illegible]	—
Total 1/	309	2	3	8	9	22	29	37	40	79	217	445	[illegible]

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The table shows the marked tendency for those who had a small percentage of their cash farm receipts during the year before the first loan to increase their relative importance over the RR period as a source of income. Nearly [illegible] of those who had no receipts from the farm during the year [illegible] the first loan [illegible] the last year of record.

TABLE 13. TOTAL CASH RECEIPTS AND FARM RECEIPTS AS PERCENTAGES OF TOTAL RECEIPTS YEAR BEFORE FIRST STANDARD FSA LOAN: Number of borrowers classified by cash receipts, excluding farm, and by cash farm receipts as a percentage of total cash receipts during year before first standard FSA loan

Cash receipts year before first standard loan	Total borrowers	Cash farm receipts as percentage of total cash receipts year before first standard loan: No farm	Loss or less than 10	10.0 to 19.9	20.0 to 29.9	30.0 to 39.9	40.0 to 49.9	50.0 to 59.9	60.0 to 69.9	70.0 to 79.9	80.0 to 89.9	90.0 to 100.0	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
None	31	31	—	—	—	—	—	—	—	—	—	—	—
1 to $24	35	22	—	—	—	2	—	1	2	1	—	7	—
$25 to $249	128	80	5	3	6	3	10	14	7	4	1	10	1
$250 to $374	456	261	4	10	45	11	12	13	16	22	16	16	2
$375 to $499	402	125	14	13	8	15	17	16	20	21	22	137	—
$500 to $749	590	140	7	12	17	19	15	20	24	21	25	229	—
$750 to $999	325	80	6	7	3	13	9	15	14	26	31	161	—
$1,000 to $1,249	253	28	6	6	4	8	9	17	4	11	24	141	1
$1,250 to $1,499	120	1	3	6	2	4	2	2	4	5	2	90	—
$1,500 to $1,999	70	1	1	3	1	—	—	4	1	—	4	55	—
$2,000 and over	3	3	—	—	—	—	1	—	—	2	1	27	—
Unknown	108	75	—	—	—	—	—	—	—	—	—	—	33
Total	3,490	712	46	69	61	77	73	109	95	112	163	973	34

Note: A comparable table is also available for each of the three periods of first standard loan.

The total cash receipts of borrowers who had no farm receipts during the year before the first loan appear to be less than for those borrowers who derived the majority of their receipts from their farms. The larger the total cash receipts the year before FSA the larger the percentage of those having half or more of their cash receipts coming from the farm.

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Tables 44, 45

Data on net cash income during the year before the first loan were available for only 7 percent of the borrowers. The median net cash income for this limited number of borrowers was $4[illegible]. Less than 1 percent did not have enough cash receipts to pay farm operating expenses. About two-thirds had less than $500 left after paying farm operating expenses. About one-third had a net cash income of $500 or more.

Data on net cash income during the last year of record after acceptance were available for only 44 percent of the borrowers who reported other types of information. Of the borrowers who did report, 57 percent had less than $500 net cash income. Only 7 percent had a net income of $1,000 or more. Over one-fourth, 28 percent, had net cash incomes between $500 and $749. The median for the limited number of borrowers reporting was $463.

The Cut-over Area had a larger percentage of borrowers with a net income of less than $500 than did the Commercial and had a median of $434 as compared with $479 for the Commercial. Michigan borrowers had the smallest median net cash income, $441, while Wisconsin with $503 had the largest median. In Wisconsin half of the borrowers had a net income of $500 or more during the last year of record after acceptance on FR but both Michigan and Minnesota had a larger percentage of borrowers with net incomes of $1,000 and over.

Table 44.--NET CASH INCOME YEAR BEFORE RR: Number and percentage of borrowers classified by net cash income during year before first standard FR loan 1/

Net cash income year before first standard loan	Total borrowers	
	Number	Percent
-$100 and over	1	0.6
-$99 to -$1	—	—
0	2	1.1
$1 to $99	2	1.1
$100 to $199	10	5.[illegible]
$200 to $299	29	16.[illegible]
$300 to $399	32	18.5
$400 to $499	42	24.3
$500 to $749	30	17.3
$750 to $999	11	6.[illegible]
$1,000 and over	14	8.1
Total reporting	173	100.0
Number not reporting	2,[illegible]	
Median net cash income year before first standard loan	$4[illegible]	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

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Net cash income during last year of record after entry on RR program: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by Areas 1/

Net cash income during last year of record after entry on RR	Total borrowers		Borrowers' area of residence at time of first standard loan											
			Out	Com.	Wisconsin Out	Wisconsin Com.	Michigan Out	Michigan Com.	Minnesota Out	Minnesota Com.	Wis.	Mich.	Minn.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
$500 and over	---	---	---	---	*	---	---	---	*	---	---	---	---
$499 to $1	2	0.3	---	3.4	*	---	---	1.8	*	---	---	0.7	---
$0	---	---	---	---	*	---	---	---	*	---	---	---	---
$1 to $99	9	1.4	1.7	1.3	*	---	1.7	2.5	*	1.2	0.8	2.2	1.0
$100 to $199	15	4.2	4.2	4.2	*	---	5.0	8.9	*	3.7	0.8	7.2	4.1
$200 to $299	50	14.0	19.3	11.3	*	5.2	13.3	16.5	*	12.2	0.9	17.3	14.4
$300 to $399	65	18.2	17.6	18.5	*	18.2	11.7	16.5	*	20.7	22.3	14.4	18.6
$400 to $499	68	19.1	21.0	18.1	*	16.9	21.7	19.0	*	18.3	15.7	20.1	21.6
$500 to $749	100	28.0	22.8	30.6	*	40.2	23.3	32.7	*	29.3	34.8	22.9	26.8
$750 to $999	28	7.8	8.4	7.8	*	14.3	10.0	2.5	*	6.1	11.6	5.8	6.2
$1,000 and over	25	7.0	5.2	8.0	*	5.2	8.3	10.1	*	8.5	4.1	9.4	7.2
Total	XXX	100.0	100.0	100.0	*	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0
Number reporting	357		113	238	44	77	60	79	15	82	121	139	97
Number not reporting 2/	461		151	461	59	109	67	68	25	133	168	135	158
Median net cash income last year of record	$463		$434	$479	**	$560	$462	$423	**	$467	$503	$441	$455

* Percentage not computed on a base of fewer than 50 cases.

** Median not computed on a base of fewer than 50 cases.

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

2/ Exclusive of 1,600 borrowers with no record after entry on RR program

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Some major farm source or combination of farm sources was the major source of cash receipts for 59 percent of all borrowers during the year before the first loan. The second-period borrowers had a larger percentage of borrowers depending upon the farm as a major source than did either the first- or third-period borrowers. Off-farm work, the second most important major source, was the source for over one-third of the borrowers and was slightly more important in the third period than in either the first or second periods. Livestock and livestock products was the most important single source for the total, 45 percent, and in all of the periods. Neither grants nor AAA was of any significance as a major source of receipts during the year before the first loan.

The Commercial Area exceeded the Cut-over Area in the proportion of borrowers classified as having crop sales or livestock and livestock produce as a major source of receipts.

During the year before the first loan, some source of farm income was the major source for 57 percent of the Wisconsin, 60 percent of the Michigan, and 61 percent of the Minnesota borrowers. Crop sales were less and livestock sales more important for Wisconsin borrowers than for those in the other two States. In each State, livestock and crop sales as major sources of receipts, were equally or more important in the Commercial Area than in the Cut-over Area.

After entry on FSA a farm source was most important for 92 percent of the borrowers; the farm sources predominated for 93, 92, and 91 percent of the borrowers on the program 1, 2, and 3 years, respectively. Livestock, as a major source for 80 percent of the borrowers, was more than 15 times as important as either crops or the crops-livestock combination. Off-farm work as a major source of receipts increased in importance according to the length of time borrowers had been on the program at the time of their last record, but was the major source for less than 5 percent of all borrowers with records.

The strong tendency to shift into livestock is brought out by table 49.

Table 6.--FARM BUREAU 37 ADDITIONAL [illegible]: Number and percentage of borrowers classified by source yielding 50 percent or more of all receipts, excluding loans, during year before first standard FSA loan, by period of first standard loan

Major source of receipts year before first standard loan	Total		Borrowers receiving first standard loan between		
			3/1/36- [illegible]	3/1/37- [illegible]	3/1/38- [illegible]
	Number	Percent	Percent	Percent	Percent
Crop sales	192	8.1	9.7	7.1	7.1
Livestock and produce	1,061	44.9	40.1	50.3	46.8
Crop sales and livestock and produce 1/	120	5.1	6.2	4.3	4.4
Milk	1	*	0.1	---	---
Other cash from farm	15	0.6	0.5	1.1	0.4
Farm receipts from all farm sources combined 2/	24	1.0	0.8	0.4	[illegible]
FSA grants	1	*	---	0.2	---
Off-farm work	807	34.1	34.2	31.1	36.4
Other nonfarm income 3/	87	3.7	4.7	2.8	3.1
No major source	35	1.5	2.5	0.9	0.7
No cash receipts	33	1.4	1.5	1.4	1.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,366		930	634	802
Number not reporting	114		53	23	38

* Less than 0.05 percent.

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

Table 47.--MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by Areas

Major source of receipts year before first standard loan	Total		Borrowers' area of residence at time of first standard loan										
					Missouri		Montana		Minnesota				
	Northwest		Out.	Com.	Out.	Com.	Out.	Com.	Out.	Com.	Wis.	Mich.	Minn.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Crop sales	152	8.4	5.6	5.2	2.2	2.0	9.2	14.2	3.2	10.2	2.0	12.3	9.0
Livestock and produce	1,060	44.0	42.5	45.0	48.2	52.6	37.6	38.6	43.6	47.8	51.1	38.2	46.4
Crop sales and livestock and produce 1/	120	5.1	6.1	4.6	2.9	2.6	9.6	6.8	3.2	4.0	2.7	7.9	3.9
AAA	1	*	0.1	---	0.4	---	---	---	---	---	0.1	---	---
Other cash from farm	15	0.6	1.6	0.2	1.1	0.7	1.6	---	2.4	---	0.8	0.7	0.4
Farm receipts from all farm sources combined 2/	4	0.6	1.3	0.1	1.1	0.2	0.5	0.4	1.6	0.5	0.7	0.4	0.7
FSA grants	1	*	0.1	---	---	---	---	---	0.8	---	---	---	0.1
Off-farm work	807	34.1	33.4	34.6	34.8	37.0	31.9	32.4	34.8	34.4	36.2	32.1	34.5
Other nonfarm income 3/	67	2.7	5.3	2.9	4.7	2.2	6.0	4.4	1.8	2.0	3.1	5.3	2.5
No major source	75	1.3	3.3	0.6	2.9	0.7	3.3	0.9	4.0	0.2	1.5	1.9	1.0
No cash receipts	33	1.4	1.0	1.6	1.4	2.0	0.5	2.0	1.6	0.8	1.8	1.4	1.0
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,366		767	1,599	276	457	365	544	126	598	733	909	724
Number not reporting	114		15	99	7	22	6	17	2	60	29	23	62

* Less than 0.05 percent.

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

Table [illegible].--MAJOR SOURCE OF RECEIPTS LAST YR RECORD: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Crop sales	43	5.3	5.9	3.7	5.9
Livestock and produce	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Crop sales and livestock and produce 1/	44	5.5	5.2	3.7	8.3
AAA	—	—	—	—	—
Other cash from farm	—	—	—	—	—
Farm receipts 2/	6	0.7	1.2	0.5	—
FSA grants	—	—	—	—	—
Off-farm work	38	4.7	3.6	4.7	7.4
Other nonfarm income 3/	11	1.4	1.7	0.9	1.2
No major source	13	1.6	1.7	2.3	0.6
No cash receipts	3	0.4	0.5	0.5	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	[illegible]		421	214	[illegible]
Number not reporting 4/	14		9	4	1

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Chart 49.-MAJOR SOURCE OF INCOME THAT BORROWERS RECEIVED LAST YEAR OF RECORD: Number of borrowers classified by source yielding 50 percent or more of cash receipts (excluding loans) during year before first standard loan and during last year of record after entry on standard RR program

Major source year before first standard loan	Total	Borrowers by major source during last year of record after entry on RR: Crop	Livest'k and	Crop sales and livestock and produce 1/	Other cash from farm	Farm rec'pts 2/	FSA grants	Off-farm work	Other nonfarm income 3/	No major source	No cash	Un-
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Crop sales	58	18	32	3	---	---	1	---	2	1	1	---
Livestock and produce	344	7	301	9	---	---	---	---	10	2	4	1
Crop sales and livestock and produce 1/	37	3	22	8	---	---	---	---	1	---	2	---
Loans	---	---	---	---	---	---	---	---	---	---	---	---
Other cash from farm	7	---	5	---	---	---	---	---	1	1	---	---
Farm receipts 2/	5	---	2	---	---	---	---	---	3	---	---	---
FSA grants	1	---	---	1	---	---	---	---	---	---	---	---
Off-farm work	275	11	216	13	---	---	4	---	16	4	1	---
Other nonfarm income 3/	22	---	14	4	---	---	1	---	1	1	1	---
No major source	16	1	10	2	---	---	---	---	2	1	---	---
Unknown reason	10	2	12	1	---	---	---	---	---	---	1	---
Unknown	34	2	27	1	---	---	---	---	2	1	1	---
Total 4/	818	43	846	44	---	---	6	---	38	11	13	2

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two together are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Excludes 1,008 borrowers with no records after entry on RR program.

Table 10.-RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by period of first standard loan 1/

Receipts from off-farm work year before first standard loan	Total		Borrowers receiving first standard loan between 3/1/[illegible] - 1/1/[illegible]	1/1/[illegible] - 3/1/[illegible]	3/1/[illegible] - [illegible]
	Number	Percent	Percent	Percent	Percent
$0	970	41.2	39.3	43.3	44.[illegible]
$1 to $24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$25 to $49	64	2.7	3.8	2.6	1.6
$50 to $74	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$75 to $99	63	2.7	3.1	3.2	1.7
$100 to $124	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$125 to $149	88	3.7	4.5	3.5	3.0
$150 to $199	211	8.9	11.3	8.0	7.0
$200 to $299	214	9.1	10.6	7.0	8.9
$300 to $399	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$400 to $499	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$500 and over	300	12.7	7.3	13.7	18.2
Total	[illegible]	[illegible]	100.0	100.0	[illegible]
Number reporting	2,358		930	626	802
Number not reporting	122		53	31	38

1/ Receipts from outside work or from work done on farms other than occupied by the borrower, regardless of the member of the household by whom the work was done.

Note: A comparable table is also available for each Area in the Region.

Forty-one percent of the borrowers had no receipts from off-farm work during the year before the first loan. Thirteen percent had receipts of $500 or more from this source and the proportion with such large receipts increased from 7 percent in the first to 18 percent in the third period.

Table 51.--[illegible] Farm Work Each Month RR: Number and percentage of borrowers [illegible] receipts from off-farm work during year before first standard RR loan, by Areas 1/

Receipts from off-farm work year before first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan											
					Wisconsin		Michigan		Minnesota					
	No.	Pct.	Cut.	Com.	Cut.	Com.	Cut.	Com.	Cut.	Com.	Cut.	Com.	Cut.	Com.
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1 to $24	43	1.8	2.4	1.6	3.2	1.3	1.7	1.7	2.4	1.7	2.0	[illegible]	[illegible]
$25 to $49	61	2.7	3.3	2.4	2.5	2.9	2.8	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$50 to $74	83	3.5	5.0	2.8	5.4	2.0	4.2	2.8	6.5	3.5	[illegible]	3.3	[illegible]
$75 to $99	63	2.7	3.1	2.4	4.0	2.0	2.8	2.2	2.4	3.0	[illegible]	[illegible]	2.9
$100 to $149	163	6.9	9.1	5.7	6.3	5.5	3.8	5.4	[illegible]	[illegible]	6.3	6.[illegible]	[illegible]
$150 to $199	68	2.9	1.2	3.1	2.6	2.0	4.1	4.6	3.3	[illegible]	2.1	[illegible]	[illegible]
$200 to $299	213	8.9	10.7	9.1	11.5	7.6	9.6	8.1	13.1	8.4	9.1	8.7	[illegible]
$300 to $399	114	5.1	5.9	5.3	9.1	11.7	5.5	6.9	6.7	3.9	12.1	[illegible]	[illegible]
$400 to $499	146	6.8	7.[illegible]	6.6	7.8	8.1	3.9	5.2	4.0	6.7	[illegible]	5.2	[illegible]
$500 and over	[illegible]	12.2	11.8	11.1	10.0	11.7	11.8	24.1	8.1	14.6	14.4	[illegible]	[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	[illegible]
Number reporting	2,358		765	1,593	278	458	369	540	124	905	[illegible]	[illegible]	[illegible]
Number not reporting	122		17	105	5	21	8	23	4	63	26	29	[illegible]

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the number of the household by whom the work was done.

Note: four percent of the Commercial loan borrowers had no receipts from off-farm work as compared with [illegible] percent in the Cut-over Area. In each State some of the borrowers in the Cut-over Area [illegible]

Table 52.—RECEIPTS FROM OFF-FARM WORK LAST YEAR OF RECORD: Number and percent of borrowers classified by receipts from off-farm work during the year of record after entry on standard RR program, by number of crop years after first loan 1/

Receipts from off-farm work during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
$0	440	55.3	54.7	56.9	54.[illegible]
$1 to $24	47	5.9	5.3	5.2	8.[illegible]
$25 to $49	56	7.0	7.2	7.5	6.0
$50 to $74	31	3.9	4.5	3.8	2.[illegible]
$75 to $99	27	3.4	3.6	3.3	3.[illegible]
$100 to $149	58	7.3	8.4	6.2	6.0
$150 to $199	31	3.9	4.3	4.3	2.[illegible]
$200 to $299	30	3.8	4.1	3.3	3.[illegible]
$300 to $399	35	4.4	4.5	3.3	5.[illegible]
$400 to $499	16	2.0	1.2	2.3	3.[illegible]
$500 and over	25	3.1	2.2	3.3	5.[illegible]
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	796		418	211	167
Number not reporting 2/	22		12	7	3

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Fifty-five percent of the borrowers had no receipts from off-farm work during the last year of record after entry on RR; this was true of 55, 57, and 54 percent of those on the program 1, 2, and 3 years, respectively. Only 3 percent had receipts of $500 or more from this source during their last year of record.

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Table 53

One-third of the borrowers who had no receipts from off-farm work the year before the first loan did have such receipts after the loan and over half who had such receipts before have continued to have them. There was a marked tendency for borrowers to have less receipts from off-farm work after the loan than before entry on RR.

TABLE 53.--RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by receipts from off-farm work during year before first standard loan and during last year of record after entry on standard RR program 1/

Receipts from off-farm work per borrower from standard loan	Borrowers by receipts from off-farm work during year before first standard loan							Borrowers by receipts from off-farm work during last year of record after entry on standard RR program				
	Total	0	1 to 50	51 to 100	101 to 150	151 to 200	201 to 300	0	1 to 50	51 to 100	101 to 150	151 to 200
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
0	19	10	1	2	3	1	2	6	7	—	4	2
1 to 50	11	1	3	2	3	—	2	—	—	—	—	—
51 to 100	26	9	3	3	1	3	1	1	2	1	1	—
101 to 150	20	12	2	2	1	2	4	1	1	—	—	2
151 to 200	23	10	—	5	4	1	2	1	1	2	1	2
201 to 250	48	20	2	6	7	2	10	2	4	—	2	2
251 to 300	32	12	2	4	1	1	4	3	1	2	—	2
301 to 350	72	24	2	4	6	2	7	5	4	5	1	2
351 to 400	72	32	2	2	—	1	5	6	4	1	1	3
401 to 500	9	—	1	1	—	1	—	3	—	1	—	—
501 and over	36	16	1	3	—	—	2	2	1	—	—	—
Unknown	37	20	3	2	3	1	1	1	1	1	1	1
Total 2/	818	440	47	56	31	27	58	31	30	35	16	25

1/ Receipts from farm work and from work done on farms other than operated by the borrower, [illegible] and amount of the receipts by farm where the work was done.

2/ [illegible]

[illegible]

[illegible] RECEIPTS FROM OFF-FARM WORK AND SIZE OF FARM LAST YEAR [illegible]: Number of borrowers [illegible] of record after entry on standard RR program

[illegible] receipts from off-farm work during last year of record after entry on RR 1/	Total	Borrowers by acres in farm during last year of record after entry on RR								
		0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 249	250 to [illegible]	[illegible]	[illegible]
	No.	No.	No.	No.	No.	No.	No.	[illegible]	[illegible]	[illegible]
[illegible]	240	1	3	20	147	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] to $24	47	—	—	3	15	19	5	[illegible]	[illegible]	[illegible]
[illegible] to $49	56	—	—	1	22	22	7	3	—	[illegible]
[illegible] to $74	[illegible]	—	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] to $99	[illegible]	—	—	[illegible]	[illegible]	[illegible]	3	—	—	—
[illegible] to $149	[illegible]	—	—	[illegible]	[illegible]	[illegible]	7	3	—	—
[illegible] to $199	31	—	—	1	11	12	3	2	[illegible]	—
[illegible] to $299	30	—	1	2	10	9	5	1	—	—
[illegible] to $399	35	—	1	2	15	11	6	—	—	—
[illegible] to $499	16	1	—	1	12	1	—	1	—	—
[illegible] and over	25	—	2	6	6	9	1	2	—	—
[illegible]	22	1	—	1	4	10	1	—	—	—
Total 2/	858	3	7	40	264	301	117	45	[illegible]	2

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower regardless of the member of the household by whom the work was done.

2/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Note: A comparable table is also available [illegible] borrowers [illegible] years (1, 2 or 3) after first standard loan.

Borrowers with no receipts from off-farm work had somewhat larger farms on the average than those who had such receipts, the median being 138 and 119 acres, respectively.

Table 55.--RECEIPTS FROM AAA YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from AAA during year before first standard RR loan

Receipts from AAA year before first standard loan	Total borrowers	
	Number	Percent
$0 1/	1,5[illegible]	80.[illegible]
$1 to $24	[illegible]	[illegible]
$25 to $49	[illegible]	[illegible]
$50 to $74	—	—
$75 to $[illegible]	[illegible]	[illegible]
$100 to $149	[illegible]	[illegible]
$150 to $199	[illegible]	[illegible]
$200 to $299	[illegible]	[illegible]
$300 to $399	[illegible]	[illegible]
$400 to $499	—	—
$500 and over	—	—
Total reporting	1,7[illegible]	100.[illegible]
Number not reporting	13	

1/ Exclusive of 748 borrowers reporting tenure status as farm laborer or nonfarm during crop year before first standard RR loan.

Eighty ~~nine~~ eight percent of the borrowers who were farm operators did not report any receipts from AAA during the year before the first loan. Another 9 percent received less than $100 while the remaining 2 percent received $100 or more from AAA.

Table 26.--RECEIPTS FROM AAA LAST YR RECORD: Number and percentage of borrowers classified by receipts from AAA during last year of record after entry on standard RR program, by number of crop years after first loan

Receipts from AAA during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year Percent	2 years Percent	3 years Percent
$0 1/	545	67.6	77.[illegible]	65.0	47.[illegible]
$1 to $24	53	6.6	5.[illegible]	6.5	9.[illegible]
$25 to $49	78	9.7	7.[illegible]	11.6	13.[illegible]
$50 to $74	57	7.1	4.7	5.1	15.[illegible]
$75 to $99	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$100 to $149	28	3.5	1.9	4.7	5.[illegible]
$150 to $199	10	1.2	1.[illegible]	0.9	1.[illegible]
$200 to $299	7	0.9	0.2	1.9	1.[illegible]
$300 to $399	2	0.2	0.[illegible]	0.5	—
$400 to $499	2	0.2	0.[illegible]	0.5	—
$500 and over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	[illegible]		42[illegible]	[illegible]15	1[illegible]
Number not reporting 2/	12		8	3	1

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 1,662 borrowers with no record after entry on RR program.

During the last year of record after entry on RR, 68 percent of the borrowers reported no receipts from AAA. No receipts from this source were reported by 77, 65, and 47 percent of those on the program 1, 2, and 3 years, respectively. Another 26 percent received less than $100 and about 6 percent received $100 or more in benefit payments.

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Table 57.--RECEIPTS FROM AAA YEAR BEFORE IF AND LAST RR RECORD: Number of borrowers classified by receipts from AAA during year before first standard loan and during last year of record after entry on standard RR program

Receipts from AAA year before first standard loan	Total borrowers	Borrowers by receipts from AAA during last year of record after entry on RR: $0 1/	$1 to $24	$25 to $49	$50 to $74	$75 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
$0 1/	771	52	40	72	56	17	26	7	7	1	2	—	1
$1 to $24	1	5	—	—	—	—	—	—	—	—	—	—	—
$25 to $49	11	1	1	2	—	2	1	—	—	—	—	—	—
$50 to $74	11	4	2	—	1	2	1	—	—	—	—	—	1
$75 to $99	5	4	—	—	—	1	—	—	—	—	—	—	—
$100 to $149	5	1	—	1	—	1	1	2	—	—	—	—	—
$150 to $199	3	1	—	—	—	1	—	2	—	—	—	—	—
$200 to $299	1	—	—	—	—	—	—	2	—	—	—	—	—
$300 to $399	2	1	—	—	—	—	—	—	—	1	—	—	—
$400 to $499	—	—	—	—	—	—	—	—	—	—	—	—	—
$500 and over	—	—	—	—	—	—	—	—	—	—	—	—	—
Unknown	1	3	—	—	—	—	—	—	—	—	—	—	—
Total 2/	818	522	52	78	57	24	28	10	7	2	2	—	2

1/ [illegible]

2/ Includes 1,000 borrowers with no receipts after entry on RR program.

Note: [illegible] borrowers classified by number of [illegible]

Table 56 - NUMBER OF FARM ENTERPRISES YEAR BEFORE RR: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard RR loan 1/

Number of farm enterprises: year before first standard: loan	Total borrowers	
	Number	Percent
1	[illegible]	18.5
2	[illegible]	33.6
3	[illegible]	[illegible]
4	[illegible]	[illegible]
5	[illegible]	[illegible]
6	[illegible]	[illegible]
7	—	—
8	—	—
9 or 10	—	—
11 or more 2/	—	—
Total reporting	[illegible]	[illegible]
Number not reporting	19	

1/ Exclusive of 733 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, 19 percent had only 1 enterprise such as dairy products, hogs, or poultry which contributed 10 percent or more of the total from crops and livestock. Thirty-four percent of the borrowers depended on 2 enterprises; this was the most common number. Another 30 percent had 3 enterprises and 17 percent were diversified to the extent of having 4 or more enterprises each accounting for 10 percent or more of the cash income from crops and livestock.

Table 59.--NUMBER OF FARM ENTERPRISES LAST RR RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year Percent	2 years Percent	3 years Percent
0 1/	3	0.1	0.7	---	1.2
1	330	16.3	17.6	16.9	12.5
2	514	25.2	[illegible]	[illegible]	[illegible]
3	439	21.8	28.7	31.5	31.5
4	230	11.3	[illegible]	[illegible]	3.1
5	[illegible]	2.6	[illegible]	1.9	3.0
6	2	0.1	[illegible]	---	---
7	---	---	---	---	---
8	---	---	---	---	---
9 or 10	---	---	---	---	---
11 or more 2/	---	---	---	---	---
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	[illegible]		421	213	168
Number not reporting 3/	16		9	5	2

1/ No cash receipts from crops or livestock.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Less than 1 percent of the borrowers had no cash receipts from crops or livestock in the last year of record after entry on RR. [illegible] depended upon by 10 percent 2 enterprises [illegible] being the number for nearly two-fifths of all borrowers. There seems to be no marked differences between borrowers with 1, 2, and 3 years of record with respect to the diversification of crop and livestock enterprises.

[illegible] 12

[illegible] 60.--[illegible] OF FARM ENTERPRISES YEAR BEFORE FR AND LAST FR RECORD: Number of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before [illegible] and number of borrowers by number of farm enterprises during last year of record after entry on standard FR program

Number of farm enterprises year before first standard loan	Total borrowers	Number of farm enterprises during last year of record after entry on FR										
		0 1/	1	2	3	4	5	6	7	8	9 or 10	11 or more 2/
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
2/	263	2	45	101	76	28	6	—	—	—	—	—
	95	2	30	31	25	3	2	—	—	—	—	—
	188	—	32	80	48	21	4	—	—	—	—	—
	174	—	18	71	57	20	2	2	—	—	—	—
	77	—	3	26	27	14	4	—	—	—	—	—
	13	—	1	1	1	4	2	—	—	—	—	—
	2	—	—	1	—	—	1	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
on 10	—	—	—	—	—	—	—	—	—	—	—	—
r more 2/	—	—	—	—	—	—	—	—	—	—	—	—
[illegible]	6	—	2	3	1	—	—	—	—	—	—	—
[illegible] 3/	818	5	131	314	239	90	21	2	—	—	—	—

/ Includes borrowers reporting no farm.

/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

/ Exclusive of 1,662 borrowers with no record after entry on FR program.

ote: A comparable table is also available with borrowers classified by number of crop years (1, 2 or 3) after first standard loan.

Excluding those who had no receipts from crops and livestock during the year before the first loan, roughly one-third increased their number of enterprises after entry on FR, one-third decreased their number, and one-third remained unchanged.

Table 61.--FAMILY EXPENDITURES YEAR BEFORE [illegible]: Number and percentage of borrowers classified by cash family-operating expenditures during year before first standard FH loan

Cash family-operating expenditures year before first standard loan	Total borrowers	
	Number	Percent
Less than $100	[illegible]	[illegible]
$100 to $199	21	[illegible]
$200 to $299	[illegible]	[illegible]
$300 to $399	[illegible]	[illegible]
$400 to $499	[illegible]	[illegible]
$500 to $749	[illegible]	[illegible]
$750 to $999	[illegible]	[illegible]
$1,000 to $1,499	—	—
$1,500 to $1,999	—	—
$2,000 and over	—	—
Total reporting	161	100.0
Number not reporting	[illegible]	
Median cash family-operating expenditures year before first standard loan	$292	

Family operating expenditures for the year before the first loan were known for only about 6 percent of the borrowers. The median for these was $292. Fifty-three percent spent less than $300; 40 percent spent $300 to $500; and 7 percent spent $500 or more for family purposes.

[illegible] 26.—[illegible] [illegible] [illegible] [

[illegible] classified by cash family-operating expenditures planned for first year on standard loan [illegible] standard loan

Cash family-operating expenditures planned first year on RA	Total borrowers		Borrowers [illegible] standard loan between		
			3/1/[illegible] - 2/28/37	3/1/37 - 2/28/38	3/1/38 - 2/28/39
	Number	Percent	Percent	Percent	
Less than $100	5	0.2	0.5	0.2	
$100 to $199	134	6.3	9.3	4.4	
$200 to $299	736	34.7	39.0	34.5	[illegible]
$300 to $399	754	34.6	32.7	35.6	
$400 to $499	302	14.2	11.6	16.2	
$500 to $599	202	9.5	7.1	9.4	[illegible]
$600 and over	10	0.5	0.9	0.2	1.8
Not ascertained	—	—	—	—	—
Total	2,100	100.0	100.0	100.0	100.0
Number reporting	2,123		218	436	[illegible]
Number not reporting	1/ 18		5	1	1/ 2
Median cash family-operating expenditures planned	[illegible]		[illegible]	[illegible]	[illegible]

1/ Excludes 139 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

Note: A comparable table is also available for each Area in the Region.

The median cash expenditures for the family which borrowers planned to make during their first year on the [illegible] planned to spend less than $[illegible] and [illegible] in [illegible] to $500, and about 10 percent expected to spend $500 or more.

The median planned expenditures increased from period to period, being: $[illegible] for first-period borrowers, $[illegible] for [illegible] and $354 for third-period borrowers.

[illegible] Number and percentage of borrowers classified by cash family-operating expenditures planned during first year on standard loan RR program, by areas

Cash family-operating expenditures	Total borrowers		Borrowers area of residence at time of first standard loan										
			Commercial			Michigan			Minnesota				
	No.	Pct.	Com. Pct.	Com. Pct.	Out. Pct.	Com. Pct.	Out. Pct.	Com. Pct.	Out. Pct.	Com. Pct.	Wis. Pct.	Which Pct.	Other Pct.
[illegible]	[illegible]	0.2	0.2	[illegible]	0.4	0.1	0.3	0.3	—	—	0.6	1.2	—
[illegible]	236	6.9	9.0	5.0	17.9	3.6	4.6	3.8	14.0	7.2	7.2	4.1	6.3
[illegible]	790	24.7	37.1	30	[illegible]	14.1	32.8	28.6	46.0	36.3	37.1	10.3	37.8
[illegible]	736	34.6	30.0	[illegible]	25.0	35.7	27.0	32.2	32.0	17.1	21.6	31.5	36.8
[illegible]	539	14.2	16.3	14.1	11.5	13.1	16.3	17.3	6.0	12.3	13.7	16.9	11.3
[illegible]	282	8.5	8.3	10.2	5.5	12.3	11.9	12.5	2.0	6.4	9.7	12.3	5.7
[illegible]	10	0.3	0.6	0.4	—	0.5	1.2	0.4	—	0.4	0.3	0.7	0.3
[illegible]	—	—	—	—	—	—	—	—	—	—	—	—	—
[illegible]	3	100.0	100.0	100.0	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
[illegible]	2,283		701	1,022	250	245	261	472	100	329	670	624	639
1/	10		1	37	—	10	1	3	—	4	30	4	4
Median cash family-operating expenditures	$325		$309	$332	$288	$337	$337	$347	$278	$317	$317	$313	$311

1/ Borrowers for whom data are expected because first standard loan was authorized after June 30, 1938.

The median planned family expenditures for the first year on RR was $332 for the Commercial area and $309 for the Out-over area. Twenty-seven percent of those who lived in the Out-over area planned to spend less than $300 as compared with 30 percent in the Commercial area. Michigan had the largest median, $337 and Minnesota the lowest, $313. In each state the median was larger in the Commercial area than in the Out-over area.

[illegible] by cash value of food [illegible] during first year on standard loan RR [illegible] standard loan. 1/

Cash value of food planned to be furnished by farm first year on RR	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
$0	1	0.7	*	—	[illegible]
$1 to $99	5	[illegible]	—	[illegible]	[illegible]
$100 to $199	63	43.7	*	[illegible]	[illegible]
$200 to $299	52	36.1	*	37.9	[illegible]
$300 to $399	16	11.1	*	12.1	[illegible]
$400 to $499	4	[illegible]	*	—	[illegible]
$500 to $749	3	2.1	*	—	[illegible]
$750 to $999	—	—	*	—	—
$1,000 and over	—	—	*	—	—
Total	144	100.0	*	100.0	[illegible]
Number reporting	144		21	58	[illegible]
Number not reporting	2/ 1,307		962	599	2/ [illegible]
Median cash value of food planned to be furnished	$206		**	$200	$217

* Percentage not computed on a base of fewer than 50 cases.

** Median not computed on a base of fewer than 50 cases.

1/ The cash value of fuel planned to be furnished by the farm is included for some borrowers.

2/ Excludes [illegible] borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

Note: A comparable table is available for each Area in the Region.

The value of food planned to be furnished by the farm during the first year on RR was known for only 6 percent of the borrowers. The median for these few borrowers was $206; it was higher in the third than in the second period, going from $200 to $217. Eighty percent of the borrowers planned to produce food at home valued at between $100 and $300.

[illegible] borrowers classified by cash value of food [illegible] on standard loan RR program, by Areas 1/

[illegible] value of food [illegible] to be fur- [illegible]	Borrowers' Area of residence at time of first standard loan											
	Total		Wisconsin		Michigan		Minnesota					
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Cut.	Com.	[illegible]	Mich.	Minn.
	No.	Pct.	[illegible]	[illegible]	[illegible]	[illegible]	Pct.	Pct	Pct.	Pct.	Pct.
[illegible]	*	[illegible]	[illegible]	1.1	*	*	*	*	1.6	—	*
[illegible]	*	[illegible]	[illegible]	[illegible]	*	*	*	*	1.6	6.0	*
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	*	*	*	*	49.6	34.0	*
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	*	*	*	*	31.3	44.0	*
[illegible]	16	11.1	10.6	[illegible]	*	*	*	*	7.1	10.0	*
[illegible]	4	[illegible]	[illegible]	[illegible]	*	*	*	*	3.7	2.0	*
[illegible]	3	[illegible]	[illegible]	[illegible]	*	*	*	*	1.0	4.0	*
[illegible]	—	—	—	—	*	*	*	*	*	*	—	—	*
0f0 and over	—	—	—	—	*	*	*	*	*	*	—	—	*
[illegible]	XXX	100.0	100.0	[illegible]	*	*	*	*	*	*	100.0	100.0	*
[illegible]	144	[illegible]	[illegible]	22	[illegible]	21	29	16	24	54	50	10
[illegible]ber not reporting 2/	1,997	636	1,361	227	399	325	453	84	509	626	778	593
[illegible] cash value of food: [illegible]ed to be furnished	[illegible]	[illegible]	[illegible]	—	—	—	—	—	—	[illegible]	[illegible]	—

[illegible] not computed on a base of fewer than 50 cases.

[illegible] not computed on a base of fewer than 50 cases.

[illegible] value of fuel planned to be furnished by the farm is included for some borrowers.

[illegible] borrowers for whom data not compiled because first standard loan was authorized after [illegible]

[illegible]

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Tables 67, 68, 69, 70

The median net worth at the time of the first standard loan increased from period to period whether the net worth includes or excludes equity in farm land and buildings. The net worth was higher with farm real estate equities included particularly for the Cut-over Area which had a larger proportion of farm owners than the Commercial Area.

When the equity in farm land and buildings is excluded from the net worth, there is practically no difference between medians of the Cut-over and Commercial Areas of the Region, $710 and $701, respectively. When real estate equities are included, the net worth in the Cut-over Area is $1,189 and in the Commercial is $850.

When the real estate equities are excluded, the difference between the two Areas narrows markedly within each State. Of the three States, Minnesota has the lowest median, both with and without real estate, Michigan had the largest median net worth with real estate included, and Wisconsin had the largest median with real estate excluded.

The differences are summarized as follows:

First standard loan between	Median net worth at time of first standard loan: Including farm real estate equity	Excluding farm real estate equity	Difference
3/1/36-2/28/37	$ 822	$597	$225
3/1/37-2/28/38	966	742	224
3/1/38-2/28/39	1,025	794	231
Total, all periods	929	704	225
Areas			
Cut-over	1,189	710	[illegible]
Commercial	850	701	149
Wisconsin	935	$756	179
Cut-over	1,128	776	352
Commercial	838	742	96
Michigan	1,063	726	337
Cut-over	1,250	714	536
Commercial	964	733	231
Minnesota	803	621	182
Cut-over	1,152	519	633
Commercial	759	642	117

Table [illegible]--NET WORTH AT TIME OF FIRST RA LOAN: Number and percentage of borrowers classified by net worth at time of first standard RA loan, by period of first standard loan

Net worth at time of first standard loan	Total borrowers		Borrowers receiving standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$500 or more	35	1.0	1.0	1.2	[illegible]
-$499 to -$1	[illegible]	1.3	[illegible]	[illegible]	[illegible]
$0 to $124	94	1.8	[illegible]	[illegible]	[illegible]
$125 to $249	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$250 to $499	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$500 to $999	654	26.4	[illegible]	[illegible]	[illegible]
$1,000 to $1,499	[illegible]	16.4	[illegible]	[illegible]	[illegible]
$1,500 to $1,999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$2,000 to $2,999	[illegible]	11.1	10.[illegible]	[illegible]	[illegible]
$3,000 to $4,999	[illegible]	7.1	[illegible]	[illegible]	[illegible]
$5,000 and over	[illegible]	2.1	[illegible]	[illegible]	[illegible]
Total	[illegible]	100.0	100.0	100.0	[illegible]
Number reporting	2,465		979	[illegible]	[illegible]
Number not reporting	[illegible]		4	10	[illegible]
Median net worth at time of first standard loan	$929		$822	$966	[illegible]

Note: A comparable table is also available for each Area in the Region.

The median net worth at the time of the first standard loan increased from $822 for borrowers receiving their first loan during 1936-37 to $1,[illegible] for those receiving the first loan during 1938-39. Only 1 borrower in 50 had a negative net worth at the time of the first loan. The proportion with a net worth under $500 decreased from 34 percent of the first-period borrowers to 21 percent of the third-period borrowers. These data include real estate equities.

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Tables 68, 69, 70

Borrowers in the Cut-over Area had a median net worth of $1,12[illegible] as compared to the $850 net worth of borrowers in the Commercial Area at the time of the first standard loan. Real estate equities are included in these data. The Cut-over Area had a larger proportion of borrowers with a net worth of $1,000 and over while the Commercial Area had a larger proportion with under $1,000, including the negative net worth classes. Within each State the Cut-over Area borrowers had a larger median net worth than the borrowers in the Commercial Area. These differences appear to be largely accounted for by the higher percentage of farm owners in the Cut-over Area.

Michigan borrowers had the highest median net worth at the time of the first standard loan while Minnesota borrowers had the lowest. Michigan also had the smallest proportion of borrowers with a negative net worth and the largest with a net worth of $1,500 or more. Minnesota had the largest proportion with a minus net worth and the smallest percentage with a net worth of $1,500 or more.

Net worth at time of first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan										
					Wisconsin		Michigan		Minnesota				
	No.	Pct.	Cut. Pct.	Com. Pct.	Cut. Pct.	Com. Pct.	Cut. Pct.	Com. Pct.	Cut. Pct.	Com Pct.	Wis. Pct	Mich. Pct.	Minn. Pct.
$100 or more	25	1.0	—	1.5	—	[illegible]	—	0.4	—	3.7	0.7	0.7	3.3
$25 to -$1	32	1.3	0.8	1.5	1.[illegible]	[illegible]	0.5	0.9	—	1.7	0.9	0.8	2.[illegible]
$ to $24	94	3.8	2.8	4.3	2.5	4.2	3.5	3.6	1.7	4.9	3.5	3.6	4.4
$25 to $249	151	6.1	5.6	6.4	4.[illegible]	[illegible]	4.9	5.6	[illegible]	5.9	6.2	5.3	6.5
$250 to $499	369	15.0	11.5	16.5	13.[illegible]	[illegible]	9.2	14.5	13.4	15.2	15.6	12.4	17.4
$500 to $999	[illegible]	26.4	32.8	28.2	33.[illegible]	27.1	21.7	27.8	18.5	30.1	25.8	25.9	28.2
$1,000 to $1,499	[illegible]	16.4	17.3	16.0	15.4	[illegible]	16.4	16.8	23.6	16.0	15.2	16.7	17.2
$1,500 to $1,999	238	9.7	12.9	8.2	11.7	[illegible]	13.5	8.2	14.3	7.8	9.7	10.3	8.8
$2,000 to $2,999	273	11.1	17.1	8.3	17.7	9.[illegible]	17.5	10.6	14.3	5.9	12.6	13.3	7.1
$3,000 to $4,999	174	7.1	7.8	6.7	8.7	7.5	8.1	8.8	5.0	4.1	7.9	8.6	4.5
$5,000 and over	51	2.1	1.4	2.4	0.7	2.1	3.4	3.6	—	1.1	1.6	3.1	1.1
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of borrowers	2,465		773	1,692	283	478	373	558	119	656	761	929	775
Number not reporting	15		9	6	—	1	0	3	2	2	1	3	11
Average net worth at time of first standard loan	[illegible]		$1,188	[illegible]	[illegible]	$1,250	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,141	[illegible]

[illegible] and percent [illegible]
[illegible] farm real [illegible] at time of [illegible]
first standard loan

[illegible] worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers receiving first loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	[illegible]
	Number	Percent	Percent	Percent	[illegible]
[illegible]200 or more	32	[illegible]	[illegible]	[illegible]	[illegible]
$499 to -$1	46	1.9	1.6	1.9	[illegible]
$0 to $124	109	4.4	6.0	4.0	[illegible]
$125 to $249	191	7.8	10.6	5.1	[illegible]
$250 to $499	486	19.8	23.8	19.8	19.1
$500 to $999	874	35.5	34.9	35.8	[illegible]
$1,000 to $1,499	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1,500 to $1,999	142	[illegible]	[illegible]	[illegible]	[illegible]
$2,000 to $2,999	85	3.5	2.1	4.8	[illegible]
$3,000 to $4,999	24	1.0	0.6	0.6	[illegible]
$5,000 and over	[illegible]	[illegible]	—	0	[illegible]
Total	[illegible]	100.0	100.0	100.0	[illegible]
Number reporting	2,454		[illegible]	647	[illegible]
Number not reporting	26		10	10	[illegible]
Median net worth, excluding equity in farm real estate, at time of first standard loan	$704		$597	$742	[illegible]

Note: A comparable table is also available for each Area in the Region.

The median net worth at the time of the first standard loan, excluding real estate, increased each period, being $597 in the first, $742 in the second, and $794 in the third. Over one-third of the borrowers in each period had a net worth between $500 and $1,000.

Table 70

Without real estate, the median net worth of borrowers was practically the same in the Commercial and Cut-over Areas. There a somewhat larger proportion of the Commercial Area borrowers had a minus net worth. A slightly larger proportion of the Commercial Area borrowers also had a net worth of $1,500 or over at the time of the first standard loan. Only in Minnesota was there much difference in the medians of the borrowers of the two areas, the Cut-over Area borrowers of that State having $519 and the Commercial having $642 as the median net worth. Within each State, a larger proportion of Commercial than of Cut-over Area borrowers had a net worth of $1,500 or more.

With real estate excluded, Minnesota borrowers had the lowest median net worth at the time of the first standard loan; Wisconsin had a slightly higher median than Michigan.

[illegible] net worth, excluding equity in farm real estate, at time of first standard loan: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard [illegible] loan, by areas

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan										
					Wisconsin		Michigan		Minnesota				
			Cut.	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Cut.	[illegible]	[illegible]	[illegible]
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	—	1.5	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	3.8	4.4	[illegible]	5.5	4.6	[illegible]	4.2	4.0	5.1
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	8.9	[illegible]	[illegible]	[illegible]	7.0	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	36.0	32.8	[illegible]	34.2	38.1	[illegible]
[illegible]	[illegible]	19.7	[illegible]	[illegible]	22.0	18.4	18.9	[illegible]	[illegible]	19.2	[illegible]	18.2	15.1
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	2.5	1.9	2.1	[illegible]	[illegible]	[illegible]	[illegible]	2.9	[illegible]	4.2	[illegible]
[illegible],000 to $4,999	24	1.0	0.9	1.0	1.4	0.8	0.5	1.6	—	0.6	[illegible]	1.2	[illegible]
[illegible] and over	[illegible]	[illegible]	—	[illegible]	—	0.2	—	0.2	—	[illegible]	[illegible]	[illegible]	[illegible]
Total	XX	100.0	100.0	100.0	100.0	100.0	[illegible]	[illegible]	[illegible]	[illegible]	100.0	100.0	100.
Number reporting	2,454		765	1,698	282	474	366	558	119	655	756	923	775
Number not reporting	25		16	10	1	5	6	1	0	2	6	9	11
Median net worth, excluding equity in farm real estate, at time of first standard loan	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$756	$786	[illegible]

Table 71.--NET WORTH, INCLUDING AND EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST STANDARD RH LOAN: [illegible] in farm real estate, at time of first standard RH loan

Net worth, including [illegible] ard loan	borrowers	[illegible] more	[illegible] -$1	$1 [illegible] $124	[illegible] $499	$500 [illegible] $999	$1,000 [illegible] $1,499	$1,500 [illegible] $1,999	$2,000 [illegible] $2,999	$3,000 [illegible] $4,999	$5,000 [illegible] $9,999	$10,000 [illegible] over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
[illegible] $500 or more	25	24	1	—	—	—	—	—	—	—	—	—
[illegible] $499 to -$1	32	4	28	—	—	—	—	—	—	—	—	—
$0 to $124	94	2	1	88	1	—	—	—	—	—	—	—
[illegible] $249	151	1	—	1	147	1	1	—	—	—	—	—
$250 to $499	248	—	1	1	81	160	—	2	—	—	—	—
$500 to $999	654	2	2	10	9	47	577	4	—	—	—	—
$1,000 to $1,499	404	2	6	3	13	42	75	259	2	—	—	—
$1,500 to $1,999	[illegible]	—	1	3	1	8	6	37	38	—	—	—
$2,000 to $2,999	273	—	1	1	6	13	53	82	36	47	1	1
$3,000 to $4,999	174	2	—	1	3	13	26	42	37	27	11	—
$5,000 to $9,999	1	—	—	1	—	3	6	9	5	11	12	2
[illegible]	15	—	1	—	—	—	—	—	—	—	—	—
Total	2,180	39	46	109	191	486	874	434	162	85	24	4

This table brings out the relationship between net worth with and net worth without real estate. Not [illegible] the valuation the real estate usually frequently gives a lower net worth figure.

Tables 72, 73, 74

Table 72

Thirty-six percent of the borrowers for whom a record was available after entry on RR had a lower net worth at the time of the last record than at the time of the first loan; 18 percent incurred a decrease of $500 or more. Twenty-seven percent increased their net worth by $500 or more. The median change was an increase of $181. Thirty-seven percent of the first-period, 34 percent of the second-, and 33 percent of the third-period borrowers decreased their net worth by the time of their last record. The median changes were increases of $182, $198, and $146 for first-, second-, and third-period borrowers, respectively.

Table 73

Over one-third, 36 percent, of all borrowers with any record of change since receiving the first standard loan had a lower net worth, excluding farm real estate, at the time of the last record than at the time of the first loan. This decrease was reported for 39, 31, and 36 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first standard loan. Seven percent of the borrowers incurred decreases of $500 or more and 22 percent had increases of $500 or more, excluding real estate. However, the median change for all borrowers with records was a gain of $149. The median increases were $113, $253, and $149 for those with records 1, 2, and 3 years, respectively, after the first loan.

Table 74

This table shows that the larger the amount of net worth at the time of entry on RR the smaller was the proportion of borrowers reporting an increase by the time of the last record.

TABLE 22.-CHANGE IN NET WORTH: Number and percentage of borrowers classified by change in net worth from time of first standard loan to time of last record after entry on standard FR program, by period of first standard loan

Change in net worth	Total borrowers		Borrowers receiving first standard loan between		
			7/1/36 - 2/28/37	3/1/37 - [illegible]	7/1/37 - [illegible]
	Number	Percent	Percent		
-$3,000 or less	41	6.1	[illegible]	[illegible]	[illegible]
-$499 to -$250	43	5.5	[illegible]	[illegible]	[illegible]
-$249 to -$250	64	[illegible]	[illegible]	[illegible]	[illegible]
-$249 to -$125	64	[illegible]	[illegible]	[illegible]	[illegible]
-$124 to -$1	77	[illegible]	[illegible]	[illegible]	[illegible]
$0 to $124	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$125 to $249	35	[illegible]	[illegible]	[illegible]	[illegible]
$250 to $499	141	[illegible]	[illegible]	[illegible]	[illegible]
$500 to $999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1,000 to $1,999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1,000 and over	38	[illegible]	[illegible]	[illegible]	[illegible]
Total	XXX	[illegible]	[illegible]	100.0	100.0
Number reporting	[illegible]		[illegible]	[illegible]	[illegible]
Number not reporting 1/	[illegible]		6	[illegible]	[illegible]
Median change in net worth	$181		$112	$148	$160

1/ Exclusive of 1,662 borrowers with no record after entry on FR program.

Table 23.--CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number and percentage of borrowers classified by change in net worth, excluding equity in farm real estate, from time of first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in net worth, excluding equity in Farm real estate	Total borrowers		Borrowers by number of crop years after first loan and specified last year of record: 1 ending between			2 ending between			3 ending between
			Total	9/1/36-9/1/37	9/1/37-9/1/38	9/1/38-	Total	9/1/37-9/1/38	9/1/38-	9/1/38-
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$1,000 or more	[illegible]	2.1	1.7	—	[illegible]	[illegible]	2.5	2.0	1.6	[illegible]
-$999 to -$500	[illegible]	[illegible]	3.2	2.1	3.9	4.0	7.9	6.8	7.3	[illegible]
-$499 to -$250	[illegible]	3.[illegible]	9.0	3.6	9.8	[illegible]	7.9	[illegible]	9.1	[illegible]
-$249 to -$100	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
-$99 to $99	[illegible]	11.6	14.3	13.7	15.7	14.6	8.8	[illegible]	9.7	9.[illegible]
$100 to $249	[illegible]	8.5	13.3	12.8	13.8	13.6	9.4	8.8	11.8	14.[illegible]
$250 to $499	[illegible]	12.6	14.7	15.1	14.8	14.7	9.6	[illegible]	14.0	[illegible]
$500 to $999	[illegible]	18.7	[illegible]	17.7	16.7	[illegible]	[illegible]	[illegible]	14.0	[illegible]
$1,000 to $2,999	[illegible]	13.9	11.2	10.3	13.5	7.0	17.4	19.4	15.5	15.1
$3,000 to $5,999	[illegible]	6.[illegible]	[illegible]	[illegible]	2.0	4.2	8.0	6.8	9.1	10.2
$6,000 and over	20	3.[illegible]	1.9	1.1	1.0	3.5	3.8	1.9	5.5	[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	[illegible]
Total, reporting	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Number not reporting 1/	[illegible]		10	[illegible]	—	[illegible]	[illegible]	3	—	[illegible]

Table 74.-NET WORTH AT TIME OF FIRST RR LOAN AND CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number of borrowers classified by net worth at time of first Bankhead Loan and by change in net worth, excluding equity in farm real estate, to time of last record after entry on standard RR program

Net worth, excluding equity in farm real estate, at time of first standard loan	Total	Borrowers by change in net worth, excluding equity in farm real estate										
		$50,000-$4000-$2999	$2999-$2000	$1999-$1500	$1499-$1000	$999-$500	$499-$125	$124-$50	$49-$0	$0-$125	$126-$500	$501-$1,000
		or less	to $499	to $124	to $49	to $0	to $124	to $499	to $999	to $1,999	to $2,999	and more
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under $25	[illegible]	—	—	—	—	—	—	—	—	—	—	—
$25 to $49	28	—	2	—	1	—	2	1	2	3	2	1
$50 to $124	49	—	—	2	3	6	4	7	10	7	7	2
$125 to $249	0	—	—	2	2	4	12	11	20	14	2	—
$250 to $499	96	3	6	11	14	22	26	26	21	7	24	—
$500 to $999	225	2	14	28	36	36	37	28	28	23	22	4
$1,000 to $1,499	124	5	13	20	15	10	11	13	16	12	6	—
$1,500 to $1,999	28	1	3	3	1	2	3	4	3	3	2	—
$2,000 to $2,999	21	4	2	2	2	3	2	2	2	1	1	—
$3,000 to $4,999	3	2	—	—	—	—	—	—	—	1	—	—
$5,000 and over	2	—	—	—	—	—	—	—	1	—	—	1
Unknown	4	—	—	—	—	—	—	—	—	—	—	—
Total 1/	818	17	43	67	71	92	98	93	106	111	63	7

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

[illegible] borrowers below $25 can correlate with borrowers classified by number of [illegible] after [illegible] entry

-43 [illegible] At [illegible] of [illegible] [illegible]
classified by value of assets at time of [illegible] standard loan [illegible]
period of first standard loan

Value of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	2/28/37-2/28/38	2/28/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than $125	38	1.5	2.1	1.3	1.2
$125 to $249	110	4.4	6.6	3.4	[illegible]
$250 to $499	[illegible]	14.6	[illegible]	[illegible]	
$500 to $999	[illegible]	11.2	[illegible]	[illegible]	
$1,000 to $1,499	359	14.5	13.1	16.5	[illegible]
$1,500 to $1,999	261	10.5	8.1	11.4	[illegible]
$2,000 to $2,999	326	13.2	13.1	13.7	[illegible]
$3,000 to $3,999	196	7.9	7.0	8.5	[illegible]
$4,000 to $5,999	[illegible]	[illegible]	[illegible]	[illegible]	
$6,000 to $9,999	182	7.4	5.6	7.8	[illegible]
$10,000 and over	66	2.7	2.2	3.4	[illegible]
Total	[illegible]	[illegible]	[illegible]	[illegible]	
Number reporting	2,476		980	656	840
Number not reporting	4		3	1	—
Median value of assets at time of first standard loan	$1,500		$1,254	$1,623	$1,701

The proportion of borrowers with assets of less than $500 at the time of the first standard loan decreased from 24 percent during the first period to 13 percent during the third period. The proportion with assets of $3,000 or more increased, being 22, 28, and 30 percent in the first, second, and third periods, respectively. The median amount of assets also increased, being $1,254, $1,623, and $1,701 in the three periods and $1,500 for all periods. Assets include real estate but the increase from period to period in the average assets cannot be explained by an increase in the proportion of borrowers accepted who were farm owners; on the contrary, the percentage who were farm owners was highest in the first period.

[illegible] and percentage of borrowers classified by number of cows owned at time of first standard loan

Number of cows at time of first standard loan	Total borrowers	
	Number	Percent
No cows, no other cattle	711	29.0
1	251	10.2
2	250	10.1
3	[illegible]	[illegible]
4	193	8.0
5 to 9	514	20.8
10 to 19	207	8.4
20 to 39	14	0.6
40 and over	2	0.1
No cows, but 1 or more other cattle	96	3.9
Cattle, type unknown	1	*
Total reporting	2,470	100.0
Number not reporting	10	

* Less than 0.05 percent.

At the time of entry on the RR program, 29 percent of the borrowers had no cows or other cattle. Over one-third [illegible] percent, [illegible] to 9 cows. Less than 1 percent had 20 or more cows. The proportion without any cattle is about the same as the percentage of borrowers who had been farm laborers or "nonfarm" during the major part of the year before the first loan.

Table VI.--HOLDING OF COWS LAST RR RECORD: Number and percentage of borrowers classified by number of cows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of cows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year Percent	2 years Percent	3 years Percent
No cows, no other cattle	21	2.6	2.8	1.9	2.[illegible]
1	16	2.0	2.1	2.2	1.[illegible]
2	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
3	46	5.5	4.4	5.[illegible]	9.[illegible]
4	[illegible]	[illegible]	[illegible]	7.[illegible]	10.[illegible]
5 to 9	[illegible]0	46.6	50.9	43.0	40.[illegible]
10 to 19	219	26.8	24.2	30.0	29.[illegible]
20 to 39	17	2.1	1.6	4.2	0.[illegible]
40 and over	—	—	—	—	—
No cows, but 1 or more other cattle	15	1.8	2.1	1.9	1.[illegible]
Cattle, type unknown	2	0.3	0.5	—	—
Total	XXX	100.0	100.0	100.0	100.[illegible]
Number reporting	816		430	216	170
Number not reporting 1/	2		—	2	—

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Practically all of the borrowers had cows at the time of their last record after entry on RR. Twenty percent had some cows but less than 5. Almost one-half had between 5 and 9 cows, and over one-fourth had 10 to 19 cows. Two percent had 20 or more.

Table 79.—NUMBER OF COWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of cows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of cows at time of first standard loan	Total borrowers	Borrowers by number of cows at time of last record after entry on RR: No cows, no other cattle	1	2	3	4	5 to 9	10 to 19	20 to 39	40 and over	No cows, but 1 or more other cattle	Cattle, type unknown	Un-
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	291	34	2	18	37	23	120	30	1	—	6	1	1
1	97	7	1	4	9	14	36	22	2	—	—	—	—
2	85	3	3	7	5	21	28	17	—	—	—	1	—
3	61	2	1	3	7	9	28	10	1	—	1	—	—
4	50	1	—	1	2	2	24	17	—	—	—	—	—
5 to 9	266	2	1	2	—	5	91	60	3	—	1	1	—
10 to 19	55	—	—	—	—	—	5	44	6	—	—	—	—
20 to 39	2	—	—	—	—	—	—	1	1	—	—	—	—
40 and over	1	—	—	—	—	—	—	1	—	—	—	—	—
No cows, but 1 or more other cattle	8	—	—	1	1	1	3	1	—	—	1	—	—
Cattle, type unknown	1	—	—	—	—	—	1	—	—	—	—	—	—
Unknown	2	—	—	—	1	—	—	—	—	—	1	—	—
Total 1/	818	49	18	32	46	68	320	219	17	—	15	2	1

1/ Excludes 1,662 borrowers with no record after entry on RR program.

Note: A comparable table is then published with borrowers classified by number of cows owned 1, 2 and other fiscal standard loan.

This table shows that most of the borrowers increased their number of cows after entry on RR.

Chapter X

Table 70.—NUMBER OF HENS AT TIME OF FIRST STANDARD LOAN: Number and percentage of borrowers classified by number of hens owned at time of first standard loan

Number of hens at time of first standard loan	Total borrowers	
	Number	Percent
No hens, no other poultry	817	33.1
1 to 24	[illegible]	[illegible]
25 to 49	385	15.6
50 to 74	266	[illegible]
75 to 99	[illegible]	[illegible]
100 to 149	137	[illegible]
150 to 199	43	[illegible]
200 and over	50	2.0
No hens, but other poultry	100	4.1
Poultry, type unknown	155	[illegible]
Total reporting	2,469	100.0
Number not reporting	11	

One-third of the borrowers had no hens or other poultry at the time of the first standard loan. Another third had less than 50 hens. Only about one-tenth had 100 hens or more. The proportion without any poultry was not much larger than the percentage of borrowers who had been farm laborers or "montaring" during the larger part of the year before the first loan.

80.-NUMBER OF HENS LAST RR RECORD: [illegible] borrowers classified by number of hens owned at time of last record, after entry on standard RR program, by number of [illegible] years after first loan

Number of hens at time of last record after entry on RR	Total borrowers		Borrowers by number of [illegible] years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No hens, no other poultry	147	18.2	14.2	21.3	26.7
1 to 24	94	11.6	16.2	11.1	5.6
25 to 49	107	13.2	17.7	11.1	7.8
50 to 74	79	9.8	11.2	11.1	4.3
75 to 99	33	4.1	4.4	4.6	2.5
100 to 149	43	5.3	7.0	3.7	3.1
150 to 199	19	2.4	3.3	2.4	3.2
200 and over	17	2.1	2.8	1.9	0.6
No hens, but other poultry	19	2.4	2.3	2.9	3.3
Poultry, type unknown	250	30.9	22.9	31.5	51.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	808		430	216	16[illegible]
Number not reporting 1/	10		--		

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, 18 percent of the borrowers had no hens or other poultry, [illegible] who had been on the program 3 years than for those who had been on 1 or 2 years. Interpretation of the data on size of flock is difficult because 31 percent of the borrowers had poultry but the number of hens was not reported. For those reporting number of hens, small flocks - at least under 75 - were most common.

Table II.--NUMBER OF HENS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of hens owned at time of first standard loan and at time of last record after entry on standard RR program

Number of hens at time of first standard loan	Total borrowers	Borrowers by number of hens at time of last record after entry on RR program: 0 hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No hens, no other poultry	294	85	36	32	21	17	14	5	4	12	78	1
1 to 24	145	27	27	12	16	3	4	1	1	3	50	1
25 to 49	136	17	24	31	11	3	3	2	---	---	42	3
50 to 74	87	5	3	12	10	5	7	4	2	---	37	2
75 to 99	29	3	1	6	5	2	---	1	---	---	10	1
100 to 149	55	4	1	5	7	1	11	1	3	3	17	2
150 to 199	11	---	2	---	1	---	2	2	1	---	3	---
200 and over	19	1	---	3	3	2	2	1	5	---	2	---
No hens, but other poultry	38	6	9	5	5	---	---	2	1	1	4	---
Poultry, type unknown	7	1	1	1	---	---	---	---	---	---	4	---
Unknown	2	---	---	---	---	---	---	---	---	---	2	---
Total 1/	823	147	94	107	79	33	43	19	17	19	252	10

1/ Inclusive of 1,608 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of hens owned (1), 2 or 3 years after first standard loan.

The general tendency was to increase the number of hens after entry on RR, but the fact that the number of hens is unknown for more than [illegible] percent of [illegible] borrowers [illegible]

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cows and by number of hens owned at time of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	No hens, but other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry type unknown
	Number of hens at time of first standard loan										
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	718	450	76	56	43	13	18	1	7	23	30
1	281	73	40	44	40	5	13	4	6	26	24
2	320	60	24	18	18	7	18	3	6	22	18
3	220	14	18	41	18	7	6	2	8	22	14
4	158	24	27	41	22	17	12	---	2	3	14
5 to 9	344	66	38	47	41	35	28	19	12	23	20
10 to 19	227	17	7	11	17	12	24	11	12	7	3
20 to 39	14	1	---	1	4	2	2	---	1	---	---
40 and over	2	---	1	1	---	---	---	---	---	---	---
No cows, but 1 or more other cattle	45	23	21	12	12	3	5	2	1	4	2
Poultry, type unknown	1	---	1	---	---	---	---	---	---	---	---
Unknown	10	---	---	---	---	---	---	---	---	---	---
Total	[illegible]	[illegible]	[illegible]	386	266	106	137	43	[illegible]	100	[illegible]

[illegible]
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Table 8 [illegible]-NUMBER OF COWS AND HENS LAST RR RECORD: Number of borrowers classified by number of cows owned and by number of hens owned at time of last record after entry on standard RR program

Number of cows at time of last record after [illegible]	Total	Number of hens at time of last record after [illegible]									
		No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry type unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	21	8	4	2	1	---	1	1	---	---	3	1
1	16	4	---	3	3	1	2	---	---	---	3	---
2	32	8	5	3	3	---	1	---	---	2	10	---
3	46	13	7	7	4	---	---	---	1	3	10	1
4	68	12	10	10	9	---	2	---	2	2	26	1
5 to 9	380	65	47	58	40	16	22	11	6	10	104	2
10 to 19	219	30	20	25	16	12	14	6	3	2	36	1
20 to 39	17	1	1	---	1	---	1	1	---	---	---	---
40 and over	---	---	---	---	---	---	---	---	---	---	---	---
No cows, but 1 or more other cattle	15	2	---	1	2	2	---	---	1	---	7	---
Cattle, type unknown	2	1	---	---	---	---	---	---	---	---	1	---
Unknown	2	---	---	---	---	---	---	---	---	---	1	---
Total 1/	818	147	94	107	79	33	43	19	17	19	[illegible]	[illegible]

1/ Exclusive of 1,[illegible] borrowers [illegible] RR program.

[illegible] borrowers [illegible] (1) [illegible] other first standard [illegible]

[illegible]

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Table 84.—NUMBER OF SOWS AT TIME OF FIRST FR LOAN: Number and percentage of borrowers classified by number of sows owned at time of first standard RR loan

Number of sows at time of first standard loan	Total borrowers	
	Number	Percent
No sows, no other hogs	1,364	55.2
1	385	15.6
2	[illegible]	[illegible]
3	67	2.7
4	33	1.3
5	29	1.2
6 to 10	49	2.0
11 or more	5	0.2
No sows, 1 or more other hogs	245	9.9
Hogs, type unknown	84	3.4
Total reporting	2,470	100.0
Number not reporting	10	

Fifty-five percent of the borrowers had no hogs at the time of their first standard loan; 16 percent had 1 sow. One in 10 had no sow but did have 1 or more other hogs. The percentage without hogs was almost double the proportion of borrowers who were farm laborers or nonfarm during the major part of the crop year before the first loan.

Table 84.--NUMBER OF SOWS LAST RR RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR	Total		[illegible] by number of crop years after first loan		
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
No sows, no other hogs	199	24.6	24.0	22.7	[illegible]
[illegible]	144	17.8	20.8	16.7	[illegible]
[illegible]	102	12.6	11.7	[illegible]	12.0
[illegible]	54	6.7	7.7	5.6	5.4
[illegible]	34	4.2	4.7	3.7	3.6
[illegible]	22	2.7	3.3	3.2	0.6
[illegible] 10	25	3.1	4.0	3.2	0.6
11 or more	4	0.5	0.2	1.4	—
No sows, 1 or more other hogs	53	6.5	7.7	6.5	3.6
Sows, type unknown	172	21.3	15.9	22.2	33.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	809		427	216	166
Number not reporting 1/	9		3	2	4

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Twenty-five percent of the borrowers had no hogs at the time of their last record after entry on RR; the fact that 21 percent of the borrowers were known to have hogs but the number of sows was unknown, makes it difficult to interpret the data on number of sows. However, 1 or 2 sows were most common for the borrowers reporting on the number of sows.

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Table 86. NUMBER OF SOWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of sows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of sows at time of first standard loan	Total borrowers	Borrowers by number of sows at time of last record after entry on RR: No sows, no other hogs	1	2	3	4	5	6 to 10	11 or more	No sows, 1 or more other hogs	Hogs, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No sows, no other hogs	478	150	79	57	25	18	12	10	2	27	94	4
1	133	18	28	20	10	4	—	2	—	9	30	1
2	72	4	9	14	9	5	3	4	—	3	19	2
3	22	3	1	3	4	2	—	1	—	1	7	—
4	13	—	—	2	—	3	2	2	—	2	2	—
5	4	—	—	—	—	—	2	1	1	—	—	—
6 to 10	18	2	1	2	2	—	2	4	1	—	3	1
11 or more	2	—	—	—	—	1	—	—	—	—	1	—
No sows, 1 or more other hogs	70	20	14	4	4	1	1	1	—	11	13	1
Hogs, type unknown	4	1	1	—	—	—	—	—	—	—	2	—
Unknown	2	1	—	—	—	—	—	—	—	—	1	—
Total 1/	818	199	144	102	54	34	22	25	4	53	172	9

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2 or 3) after first standard loan.

Although some had hogs at the time of the first loan and none at the time of the last record and 27 percent of them also purchased had [illegible] hogs still had none, the general tendency was in the direction of hog-raising.

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Table 37.—Number of [illegible] in 1940 in 1940, Cases and percentage of borrowers classified by number of workstock owned at time of first HR loan, by Areas

Number of workstock at time of first standard loan	Total borrowers		Percent of borrowers at time of first standard loan										
					Wisconsin		Michigan		Minnesota				
			Cut.	Com.	Cut.	Com.	Cut.	Com.	Cut.	Com.	Wis.	Mich.	Minn.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
0	1,[illegible]	44.1	40.0	45.4	46.0	46.2	37.1	48.8	34.0	43.5	45.4	44.0	32.8
1	332	13.4	14.0	10.9	14.9	5.7	22.7	14.0	17.2	8.1	11.7	18.1	7.6
2	510	24.7	31.0	21.8	30.6	25.6	32.0	35.8	24.2	17.1	28.0	27.4	16.2
3	182	7.6	5.6	8.5	7.1	8.8	7.2	6.1	8.6	10.4	8.3	5.0	10.1
4	139	5.6	3.6	6.6	1.1	5.5	3.8	3.9	10.2	9.6	4.0	3.6	9.7
5 and over	112	4.6	2.7	6.3	0.7	3.8	0.8	2.7	0.8	11.3	2.6	1.9	[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,471		780	1,691	282	496	270	552	128	686	708	949	[illegible]
Number not reporting	9		2	7	1	3	1	2	—	2	4	3	[illegible]

Note: A comparable table is also available for each of the three periods of first standard loan.

Forty-four percent of the borrowers had no workstock at the time of the first loan; this is a much larger percentage than represented by those borrowers who were farm laborers or "hunfered" during the major part of the step year before the first loan. The borrowers with workstock most frequently had 2 teams.

A larger proportion of borrowers in the Commercial than in the Cut-over Area had 3 or more workstock while the proportion of borrowers with 1 or 2 workstock was larger in the Cut-over Area. The proportion of borrowers with 3 or more workstock was 29 percent in Minnesota, 15 in Wisconsin, and 11 percent in Michigan. The proportion of borrowers having some workstock was about the same for all of the states. In each state, the proportion of borrowers in the Commercial Area having no workstock was larger than that in the Cut-over Area; at the same time borrowers with a relatively large number of workstock were more frequent in the Commercial Areas.

Table 88.--NUMBER OF WORKSTOCK LAST YR RECORD: Number and percentage of borrowers classified by number of workstock owned at time of last record after entry on standard RR program, by Areas

Number of workstock at time of last record after entry on RR	Total borrowers		Borrowers' area of residence at time of first standard loan									
					Tuscumbia		Michigan		Minnesota			
			Cut-over	Com.	Cut.	Com.	Cut.	Com.	Cut.	Com.	Wis.	Mich.	Minn.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
0	48	5.9	6.3	5.7	5.8	7.0	7.9	8.9	*	2.1	6.6	[illegible]	[illegible]
1	119	14.6	22.4	10.8	18.4	7.6	25.2	17.8	*	0.9	11.5	[illegible]	[illegible]
2	323	39.7	54.1	33.6	57.1	37.8	50.4	65.2	*	22.0	44.7	47.6	[illegible]
3	149	18.3	10.0	22.4	9.7	26.5	11.8	18.1	*	21.5	30.3	15.[illegible]	[illegible]
4	99	12.2	1.9	16.2	1.9	15.7	3.9	7.5	*	20.1	11.6	3.9	[illegible]
5 or more	76	9.3	1.5	[illegible]	3.7	5.6	0.8	2.1	*	25.1	4.[illegible]	[illegible]	[illegible]
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	*	100.0	100.0	100.0	[illegible]
Number reporting	81[illegible]		289	44[illegible]	10[illegible]	15[illegible]	127	14[illegible]	30	20[illegible]	2[illegible]	2[illegible]	[illegible]
Number not reporting 1/	4		1	3	---	1	---	1	1	1	1	1	[illegible]

* Percentage not computed on a base of fewer than 50 cases.

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

Only 6 percent of the borrowers had no workstock at the time of the last record. Forty percent had a team

The proportion of borrowers in the Commercial Area who had 3 or more workstock was 50 percent as compared with 19 percent of the borrowers in the Cut-over Area. Both Areas had about the same proportion of borrowers with no workstock, 6 percent. Minnesota had the largest percentage of its borrowers with 4 or more workstock, 42 percent, and Michigan had the lowest, 7 percent.

In both of the 2 States for which comparisons can be made, the borrowers in the Commercial Area had more workstock than those in the Cut-over Area.

[illegible] Number and percentage of borrowers [illegible] number of tractors and number of trucks owned at time of first standard RR loan, by areas

Number of tractors, or trucks owned at time of first standard RR loan	Total	Borrowers' Area of residence at time of first standard loan										
				Wisconsin		Michigan		Minnesota				
		Cut.	Com.	Cut.	Com.	Cut.	Com.	Cut.	Com.	Wis.	Mich.	Minn.
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
[illegible]	[illegible]	77.7	82.3	77.2	84.3	89.7	82.5	85.4	78.7	88.5	85.4	79.9
[illegible]	15.1	14.4	17.9	7.8	11.8	10.3	17.5	14.6	21.3	11.5	14.6	20.1
[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
[illegible]	2,475	[illegible]	1,693	283	478	372	565	125	692	761	923	735
Not reporting	100	[illegible]	92	2	24	[illegible]	6	5	56	31	9	61
[illegible]	698	28.6	22.4	29.3	21.1	21.6	28.9	26.1	42.2	22.3	26.4	26.6	25.5
[illegible]	1,675	70.4	77.6	70.1	78.9	78.4	70.1	73.9	57.5	77.7	73.6	73.6	74.5
[illegible]	2,373	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Not reporting	2,475	782	1,693	283	478	372	520	128	696	761	890	704
[illegible]	2	—	6	—	1	—	2	—	2	1	9	2

[illegible] trucks is also [illegible] of the three periods of first standard loan.

[illegible] time of their first loan, 15 percent of the borrowers owned a tractor and nearly three-fourths [illegible] or truck. In each State a larger proportion of borrowers who lived in the Commercial area had [illegible] tractors and owned or trucks than of those who lived in the Cut-over area. Twenty percent of the Minnesota [illegible] of the Michigan, and [illegible] percent of the Wisconsin borrowers had tractors. About [illegible] percent of the borrowers in each of the States had no tractor or truck.

Table 90.-NUMBER OF TRACTORS, AUTOS OR TRUCKS LAST ON RECORD: Number and percentage of borrowers classified by number of tractors and autos or trucks owned at time of last record after entry on standard RR program, by Areas

Number of tractors, autos or trucks owned at time of last record after entry on RR	Total borrowers		Borrowers' Area of residence at time of first standard loan										
					Wisconsin		Michigan		Minnesota				
			Out.	Com.	Out.	Com.	Out.	Com.	Out.	Com.	Mis.	Mid.	Min.
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Tractor													
0	386	84.0	92.7	75.7	89.4	86.2	88.9	81.0	97.3	69.3	90.1	84.7	[illegible]
1 or more	112	16.0	7.3	21.3	4.1	13.8	11.1	19.0	2.7	30.7	9.9	15.3	[illegible]
Total	497	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	[illegible]		[illegible]	147	[illegible]	145	126	147	37	146	267	[illegible]	[illegible]
Number not reporting 1/	126		4	111	2	44	1	5	3	65	46	6	[illegible]
Auto or truck													
0	280	35.0	42.0	31.4	46.6	37.2	38.9	44.1	40.0	17.4	40.6	41.7	[illegible]
1 or more	[illegible]	65.0	58.0	68.6	53.4	62.8	61.1	55.9	60.0	82.6	59.4	58.3	[illegible]
Total	497	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	908		300	512	152	159	126	145	40	207	297	271	[illegible]
Number not reporting 1/	17		1	16	—	6	1	2	—	1	6	3	[illegible]

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

At the time of their last record, 16 percent of the borrowers had a tractor and less than two-thirds owned an auto or a truck. Twenty percent of the borrowers living in the Commercial Area had a tractor and 69 percent an auto or a truck as compared with 7 and 58 percent, respectively, for borrowers living in the Outlying Area. Twenty-five percent of the Minnesota borrowers, 15 percent of the Michigan and 10 percent of the Wisconsin borrowers had tractors. About 80 percent of the Minnesota borrowers had an [illegible]

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Table 9.-LIABILITIES AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities at time of first standard RR loan

Liabilities at time of first standard loan	Total borrowers	
	Number	Percent
$0	375	15.2
$1 to $124	478	19.4
$125 to $249	213	8.7
$250 to $499	290	11.8
$500 to $749	180	7.3
$750 to $999	123	5.0
$1,000 to $1,499	199	8.1
$1,500 to $1,999	139	5.6
$2,000 to $2,999	174	7.1
$3,000 to $4,999	180	7.3
$5,000 and over	111	4.5
Total reporting	2,462	100.0
Number not reporting	14	
Median liabilities	$392	

Fifteen percent of the borrowers reported no liabilities at the time of their first loan. An additional 40 percent had liabilities of less than $500.

One-fourth owed $1,500 or more, but less than 5 percent had liabilities in excess of $5,000. The median liabilities was $392. These data include real estate mortgages.

Table 92.--CHANGE IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

Change in liabilities	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$1,000 or more	26	3.2	1.9	4.7	4.7
-$499 to -$500	28	3.5	2.8	4.2	4.1
-$249 to -$250	22	2.7	2.6	1.9	4.1
-$124 to -$125	21	2.6	2.8	1.9	2.9
-$1 to -$2	26	3.2	2.8	5.2	1.8
$1 to $124	51	6.4	8.3	3.8	4.7
$125 to $249	[illegible]	[illegible]	10.2	[illegible]	[illegible]
$250 to $499	133	16.5	17.3	15.0	16.5
$500 to $999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1,000 to $1,999	[illegible]	[illegible]	14.2	[illegible]	[illegible]
$2,000 and over	39	4.9	3.8	7.0	4.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	806		422	[illegible]	175
Number not reporting 1/	13		8	5	[illegible]
Net change in liabilities	[illegible]		$511	[illegible]	[illegible]

1/ Exclusive of 1,[illegible] borrowers with no record after entry on RR program.

Only 15 percent of the borrowers for whom there was a record of change had decreased their liabilities since receiving their first standard loan; such a decrease was reported for 13, 18, and 16 percent of the borrowers on the program 1, 2, and 3 years, respectively, after the first loan.

One borrower in 5 had increased liabilities by $1,000 or more; 16, 22, and 24 percent of those on the program 1, 2, and 3 years, respectively, had increased their liabilities by this amount. The median change in liabilities was an increase of $[illegible].

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Table 99.--LIABILITIES AT TIME OF FIRST STANDARD LOAN AND CHANGES IN LIABILITIES: Number of borrowers classified by liabilities at time of first standard loan and by change in liabilities from time of first standard loan to time of last record after entry on standard RR program

Liabilities at time of first standard loan	Total borrowers	Borrowers by change in liabilities											
		$1,000 or more	$750 to $999	$500 to $749	$250 to $499	$125 to $249	$50 to $124	$25 to $49	$250 to $499	$500 to $749	$1,000 to $1,999	$2,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	157	—	—	—	—	—	2	7	20	51	42	9	1
$1 to $124	114	—	—	—	—	—	4	5	21	78	1	11	1
$125 to $249	82	—	—	—	—	1	2	10	16	33	10	6	3
$250 to $499	88	1	—	—	1	1	12	16	19	35	7	1	2
$500 to $749	66	—	1	—	5	8	5	9	7	18	5	7	
$750 to $999	46	—	—	1	3	1	1	8	6	11	5	—	—
$1,000 to $1,499	60	—	5	7	1	3	7	1	13	11	2	1	—
$1,500 to $1,999	32	3	2	1	2	1	2	6	5	6	1	—	—
$2,000 to $3,999	43	5	10	1	1	1	4	2	6	10	3	—	—
$4,000 to $5,999	3	1	1	1	3	1	1	3	1	1	1	1	—
$6,000 and over	24	10	4	5	1	—	3	1	3	2	4	—	—
Unknown	1	—	—	—	—	—	—	—	—	—	—	—	1
Total 1/	712	21	23	22	22	16	41	72	131	254	82	26	8

1/ Exclusive of 1,662 borrowers with no record after entry on RR program.

[illegible] comparable data in the preceding table with borrowers classified by number of crop years (1, 2 and 3) after first standard loan.

Decreases in liabilities by the time of the last record were more frequent for the borrowers who had lower amounts of indebtedness at the time of the first loan.

Table 9.--Liabilities as a percentage of assets at time of first standard RR loan: Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard RR loan, by period of first standard loan

Liabilities as percentage of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			7/1/35-6/28/37	7/1/37-6/30/38	7/1/38-6/28/39
	Number	Percent	Percent	Percent	Percent
No liabilities	375	15.3	17.3	13.1	14.5
Less than 20	635	25.4	28.7	23.4	23.1
20.0 to 39.9	518	20.7	19.7	23.5	21.0
40.0 to 59.9	481	19.6	19.7	18.3	20.8
60.0 to 79.9	294	12.4	10.7	14.6	12.8
80.0 to 99.9	103	4.2	4.6	4.4	3.6
100.0 to 119.9	30	1.2	1.1	1.4	1.2
120.0 to 139.9	13	0.5	0.5	0.6	0.5
140.0 to 159.9	8	0.3	0.4	0.3	0.2
160.0 to 199.9	4	0.2	—	0.1	0.2
200.0 and over	6	0.2	0.3	0.3	0.1
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	2,459		979	641	839
Number not reporting	21		4	16	1

Over one-seventh, 15 percent, of the borrowers had no liabilities at the time of their first standard loan; this was true of 17, 13, and 14 percent of the borrowers in the first, second, and third periods, respectively.

In each of the periods between 2 and 3 percent of the borrowers had liabilities greater than their assets. Nearly half, 46 percent, had liabilities but had less than $4 in debts for each $10 in assets.

Table 95.—ASSETS AND LIABILITIES AS PERCENTAGES OF ASSETS AT TIME OF FIRST RR LOAN: Number of borrowers classified by value of assets and by liabilities as a percentage of assets at time of first standard RR loan

Value of assets at time of first standard loan	Total borrowers	Liabilities as percentage of assets at time of first standard loan											
		Less liabilities	Less than 20	20.0 to 39.9	40.0 to 59.9	60.0 to 79.9	80.0 to 99.9	100.0 to 119.9	120.0 to 139.9	140.0 to 159.9	160.0 to 179.9	180.0 to 199.9	200.0 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Less than $125	[illegible]	[illegible]	1	[illegible]	[illegible]	[illegible]	—	[illegible]	—	—	—	[illegible]	[illegible]	[illegible]
$125 to $249	110	35	29	17	7	2	12	2	1	—	—	—	—	[illegible]
$250 to $499	[illegible]	106	108	60	21	1	1	3	1	1	—	1	[illegible]	[illegible]
$500 to $999	[illegible]	176	176	[illegible]	45	11	2	—	2	—	—	2	[illegible]	[illegible]
$1,000 to $1,999	[illegible]	70	134	170	70	23	12	4	8	—	3	—	[illegible]	[illegible]
$2,000 to $2,999	382	29	80	67	43	27	11	3	4	1	1	3	—	[illegible]
$3,000 to $3,999	[illegible]	8	31	37	100	61	14	1	5	1	1	—	[illegible]	[illegible]
$4,000 to $4,999	108	1	27	20	21	6	3	1	1	1	—	—	[illegible]	[illegible]
$5,000 to $9,999	[illegible]	[illegible]	16	13	73	41	17	2	—	1	—	—	[illegible]	[illegible]
$10,000 to $19,999	18	—	[illegible]	[illegible]	6	6	3	2	1	—	—	—	—	[illegible]
$20,000 and over	5	—	1	[illegible]	2	2	2	1	—	—	—	—	—	[illegible]
Unknown	[illegible]	—	—	—	—	—	—	—	—	—	—	—	—	[illegible]
Total	3,180	324	635	470	410	204	100	32	23	5	4	6	[illegible]	[illegible]

Note: A comparable table is also available for each of the three periods of first standard loan.

The smaller the amount of assets, the larger was the proportion of borrowers who had no liabilities

Table 96.--NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 28, 1939, by period of first standard loan

Number of standard loans authorized	Total borrowers		Borrowers receiving first standard loan between		
	Number	Percent	[illegible]	[illegible]	[illegible]
[illegible]	1,874	75.6	57.6	77.0	95.5
[illegible]	509	20.5	34.0	21.0	4.4
[illegible]	84	1.4	[illegible]	[illegible]	[illegible]
[illegible]	19	0.5	1.2	0.2	---
[illegible]	---	---	---	---	---
[illegible]	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,480		983	877	620

Source: Table 1 also available for some of the three periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

Seventy-six percent of all borrowers received only 1 standard loan while 24 percent received 2 or more loans. Fifty-six, 77, and 96 percent of the borrowers receiving their first standard loan during the first, second, and third periods, respectively, received only 1 loan by February 1939.

[illegible] TENURE STATUS PRIOR TO FIRST NUMBER OF LOANS: Number and percentage of borrowers classified by tenure status during year before first standard RH loan, by number of standard loans authorized and by period of first standard loan 1/

Tenure status during year before first standard	Total borrowers		One loan				Two or more loans			
			First loan between				First loan between			
	Number	Percent	3/1/36-3/31/37	3/1/37-3/31/38	3/1/38-3/31/39	Total	3/1/36-3/31/37	3/1/37-3/31/38	3/1/38-3/31/39	Total
			Percent				Percent			
Owners	344	34.1	31.7	31.7	35.6	34.2	28.0	34.2	40.5	*
Part owner 2/	108	8.0	6.2	6.2	6.6	6.1	4.8	2.1	6.0	*
Tenants	324	34.0	38.0	34.4	40.2	36.6	39.1	36.4	42.0	*
Croppers	9	0.9	0.1	—	0.1	—	1.3	0.2	0.7	*
Hired and unpaid family labor	184	19.9	19.0	19.6	18.4	19.0	21.9	23.7	16.7	*
Nonfarm	98	10.7	11.0	9.1	10.2	10.3	10.0	10.2	8.3	*
Total	1,073	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	*
Loans authorized	3,407		1,256	669	971	780	499	1,173	193	38
Cases not reporting	23		16	6	5	5	7	4	3	2

* Percentage not computed on a base of fewer than 50 cases.

1/ Tenure status is that held during major part of some year before first standard RH loan.
2/ A part owner rents part and owns part of the farm operated.

There was no clear relationship between tenure status and receiving only 1 or 2 or more loans. Thirty-four percent of the borrowers with 1 loan were [redacted] owners while 29 percent of those with 2 or more loans were [redacted] owners. Likewise 36, 19, and 11 percent of the borrowers with 1 loan were tenants, farm laborers, and nonfarm, respectively, as compared with 39, 22, and 10 percent, respectively, of those borrowers with 2 or more loans.

[illegible] Number and percentage of borrowers classified by acres in farm during year before first standard RA loan, by number of standard loans authorized and by period of first standard loan

Acres in farm during year before first standard loan	Total borrowers		One loan				Two or more loans			
			First loan between					First loan between		
			Total	1/1/26-12/31/28	1/1/29-12/28/30	1/1/31-12/28/32	Total	1/1/26-12/28/32	1/1/33-12/28/34	1/1/35-12/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
0	145	25.6	30.0	25.2	25.2	32.[illegible]	34.4	34.0	26.9	*
Less than 20	31	1.3	1.2	2.5	0.6	0.6	1.5	1.7	0.7	*
21 to 49	22.2	8.7	8.7	11.1	8.7	7.0	8.7	7.8	10.1	*
50 to 99	550	22.6	23.[illegible]	25.[illegible]	[illegible]	[illegible]	22.7	22.0	[illegible]	*
100 to 199	602	[illegible]	[illegible]	23.0	[illegible]	27.0	23.2	23.9	20.1	*
200 to 259	289	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	7.2	5.9	[illegible]	*
260 to 499	97	4.0	4.3	3.4	4.3	4.6	3.5	3.2	4.7	*
500 to 999	9	0.4	[illegible]	[illegible]	[illegible]	—	0.5	0.4	1.3	*
1,000 and over	—	—	—	—	—	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	[illegible]	[illegible]	[illegible]
Number reported	[illegible]		1,622	560	[illegible]	[illegible]	29[illegible]	[illegible]	[illegible]	[illegible]
Number not reported	49		39	6	[illegible]	[illegible]	10	7	2	[illegible]

* Percentage not computed on a base of fewer than 50 cases.

There was no consistent relationship between size of farm during the year before the first loan [illegible]

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TABLE [illegible] RECEIPTS [illegible] BY NUMBER OF LOANS: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard EM loan, by number of standard loans authorized and by period of first standard loan

Cash receipts year before first standard loan	Total		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
			First loan between				First loan between			
	Number	Percent	8/1/55-12/31/56	1/1/57-12/31/58	1/1/59-12/31/60	Total	8/1/55-12/31/56	1/1/57-12/31/58	1/1/59-12/31/60	Total
$0	33	1.4	1.3	0.8	1.6	1.3	2.1	2.8	0.7	*
$1 to $124	38	1.5	1.2	2.6	0.4	0.7	2.4	2.5	2.7	*
$125 to $249	178	7.6	6.4	10.9	4.5	4.4	10.9	13.7	6.1	*
$250 to $374	368	15.5	14.7	23.0	11.5	10.8	17.9	21.3	9.5	*
$375 to $499	403	15.5	17.8	13.2	15.3	16.1	16.8	16.8	16.0	*
$500 to $749	580	24.6	24.7	20.6	26.4	26.4	23.6	22.9	26.6	*
$750 to $999	375	15.8	16.7	9.7	15.0	16.1	15.6	9.2	20.4	*
$1,000 to $1,499	285	11.9	13.1	4.2	14.4	15.9	8.6	8.1	12.2	*
$1,500 to $1,999	103	4.3	4.7	3.0	6.0	5.1	3.3	2.5	4.1	*
$2,000 to $2,499	33	1.4	1.5	0.6	1.9	2.0	1.0	0.5	2.7	*
$2,500 and over	29	1.2	1.3	0.4	[illegible]	1.8	0.9	[illegible]	[illegible]	*
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	*
Number reporting	2,372		1,785	342	464	768	573	394	187	49
Number not reporting	193		71	24	21	36	47	32	4	—

1/ Percentage not computed on a base of fewer than 50 cases.

* Insufficient proportion of borrowers with only 2 loans (4% or more standard loans reported cash receipts of $500 or more during the year before the first loan) to allow meaningful comparison of the [illegible]

Table [illegible]—FARM [illegible] AS PERCENTAGE OF TOTAL RECEIPTS THAT BEFORE [illegible] and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard ME loan, by number of [illegible] authorized and by period of first standard loan

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan								
			One loan				Two or more loans				
				First loan between				First loan between			
	Number	Percent	Total Percent	3/1/36-2/28/37 Percent	3/1/37-2/28/38 Percent	3/1/38-2/28/39 Percent	Total Percent	3/1/36-2/28/37 Percent	3/1/37-2/28/38 Percent	3/1/38-2/28/39 Percent
No farm receipts	711	29.0	28.4	28.5	28.3	28.7	31.2	[illegible]	[illegible]	*
Less than 10	46	1.9	2.1	2.2	1.8	2.4	1.2	[illegible]	[illegible]	*
10.0 to 19.9	65	2.7	2.7	2.3	2.8	2.9	2.5	[illegible]	[illegible]	*
20.0 to 29.9	63	2.6	2.8	3.6	2.4	2.6	1.8	[illegible]	2.0	*
30.0 to 39.9	77	3.2	3.3	5.0	2.8	2.4	2.7	2.4	[illegible]	*
40.0 to 49.9	73	3.0	2.9	3.4	2.2	2.9	3.3	3.6	3.3	*
50.0 to 59.9	109	4.5	4.4	5.6	4.6	3.5	4.6	5.1	3.3	*
60.0 to 69.9	99	4.0	3.4	3.6	2.8	3.1	3.1	[illegible]	3.3	*
70.0 to 79.9	112	4.6	4.3	3.8	5.4	[illegible]	5.0	[illegible]	7.3	*
80.0 to 89.9	165	6.6	6.7	6.1	7.2	6.8	[illegible]	[illegible]	[illegible]	*
90.0 to 100.0	960	38.0	38.2	35.9	40.7	38.4	[illegible]	[illegible]	[illegible]	*
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	*
Number receiving	[illegible]		1,820	558	307	782	603	[illegible]	151	38
Number not receiving	30		23	8	5	20	3	[illegible]	[illegible]	—

* Percentage not computed on a base of fewer than 30 cases.
[illegible] and there are [illegible] 2 or more loans who not [illegible] [illegible]

Table 101.--NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN AND NUMBER OF LOANS: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate at time of first standard RR loan, by number of standard loans authorized and by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan							
			One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$100 or more	37	1.5	1.6	0.7	2.0	1.9	1.3	1.4	1.3	*
-$499 to -$1	48	2.0	2.0	1.6	2.0	2.3	1.8	2.2	1.3	*
$0 to $124	110	4.5	3.9	5.0	4.0	3.1	6.1	7.2	4.0	*
$125 to $249	190	7.7	6.9	9.5	4.8	6.3	10.5	12.0	6.0	*
$250 to $499	486	19.8	18.3	23.1	18.5	14.8	24.4	24.8	24.0	*
$500 to $999	876	35.6	36.0	37.1	34.7	36.2	34.4	31.9	40.7	*
$1,000 to $1,499	433	17.6	18.6	14.9	18.9	20.9	14.8	14.5	12.7	*
$1,500 to $1,999	162	6.6	7.2	4.3	9.1	8.1	4.7	4.8	5.3	*
$2,000 to $2,999	85	3.5	4.1	2.9	5.2	4.3	1.5	1.0	3.3	*
$3,000 to $4,999	24	1.0	1.2	0.9	0.6	1.8	0.3	0.2	0.7	*
$5,000 and over	4	0.2	0.2	—	0.2	0.3	0.2	—	0.7	*
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	*
Number reporting	2,455		1,853	558	497	798	602	415	150	37
Number not reporting	25		21	8	9	4	4	2	1	1

* Percentage not computed on a base of fewer than 50 cases.

Borrowers with 2 loans but a larger net worth, on the average, than those who received 3 or more loans. This includes Applicants in each of the 3 periods.

Table 10A. [illegible] Distribution of [illegible] borrowers by total amount of all loans received from FSA, by period of first standard FS loan 1/

Total amount of all loans received from FSA	Total		3/1/36-[illegible]	[illegible]	[illegible]
	Number	Percent	Percent		
$0 2/	29	1.[illegible]	---	---	3.5
$1 to $124	14	0.6	1.[illegible]	0.2	0.4
$125 to $249	95	3.8	[illegible]	3.7	1.[illegible]
$250 to $499	384	15.6	[illegible]	13.2	[illegible]
$500 to $749	551	[illegible]	21.1	22.7	23.0
$750 to $999	[illegible]	21.7	22.9	22.2	[illegible]
$1,000 to $1,499	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1,500 to $1,999	255	10.3	9.9	11.4	9.9
$2,000 to $2,999	81	3.3	3.6	4.9	1.7
$3,000 to $3,999	7	0.3	0.5	0.2	0.
$4,000 to $4,999	1	*	0.1	---	---
$5,000 and over	---	---	---	---	---
Total	[illegible]	100.0	100.0	[illegible]	[illegible]
Total reporting	2,480		983	657	840
Median amount of loan	$827		$803	$864	$829

* Less than 0.05 percent.

1/ Amount received from beginning of period of first standard loan through February 28, 1939.
2/ Loan authorized but not received by February 28, 1939.

Note: A comparable table is also available for each Area in the Region.

The median amount of loans received by February 28, 1939, was $827. The medians were $803, $864, and $829 for first-, second- and third-period borrowers, respectively. Loans were larger for second- and third-period than for first-period borrowers, despite the fact that the latter had a longer time during which to receive loans.

Table LVII

Two-thirds of the borrowers in the Cut-over Area had loans of less than $750; two-thirds of the borrowers in the Commercial Area had loans of $750 or larger. The median total amount received by borrowers in the Commercial Area was $920 as compared with $607 in the Cut-over Area.

Michigan borrowers received smaller loans than Minnesota and Wisconsin borrowers. Only 14 percent of the Michigan borrowers received $1,000 or more, as compared with 28 percent of those in Minnesota and 47 percent of those in Wisconsin. Close to two-thirds, 62.5 percent, of the Michigan borrowers had loans of less than $750 but only 31 percent of the Minnesota and 32 percent of the Wisconsin borrowers had loans as small as this. The medians were $965, $643, and $976 in Wisconsin, Michigan, and Minnesota, respectively.

Within each State the tendency was consistent for a larger proportion of the Commercial Area than Cut-over Area borrowers to have the larger loans. A larger proportion of the borrowers in the Cut-over Area of Wisconsin than of the other 2 States had loans of $750 or more. Among the Commercial Area borrowers, the loans of $1,000 and over were least frequent in Michigan.

[illegible] farmers and consumers of [illegible] farmers classified by total amount of all loans received from FSA, by areas 1/

Total amount of all loans received from FSA	Total farmers	Wisconsin Cut.	Wisconsin Com.	Wisconsin Cut.	Wisconsin Com.	Michigan Cut.	Michigan Com.	Minnesota Cut.	Minnesota Com.	Wis.	Mich.	Minn.
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	14	0.6	1.4	0.2	0.7	0.2	1.9	0.4	1.6	---	0.6	1.5
[illegible]	98	3.6	7.7	2.1	6.0	1.9	9.4	9.4	6.3	[illegible]	[illegible]	[illegible]
[illegible]	384	15.5	23.8	11.7	16.1	8.6	31.3	20.9	23.4	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	275	10.2	9.3	13.5	7.1	10.6	1.1	3.2	1.6	17.8	16.0	2.4
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	---	[illegible]	---	[illegible]	---	---	---	[illegible]	[illegible]	---
[illegible]	[illegible]	[illegible]	---	[illegible]	---	[illegible]	---	---	---	---	[illegible]	---
[illegible]	---	---	---	---	---	---	---	---	---	---	---	---
[illegible]	[illegible]	100.0	100.0	100.0	100.0	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0
[illegible]	1,180	[illegible]	1,[illegible]	382	[illegible]	171	561	128	648	762	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	768	$1,129	$555	$705	$617	$1080	$965	$613	$976

1/ [illegible] December 31, 1941.

TABLE [illegible]—TYPE OF LOANS: Percentage of standard loan RR borrowers receiving specified type of loan by period of first standard loan 1/

Type of loan	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Percent	Percent	Percent
Standard	100.0	100.0	100.0
Emergency	0.9	0.9	---
Cooperative and community service	0.6	0.9	0.7
Total number of borrowers	983	657	840

1/ Exclusive of emergency or cooperative and community service loans received before period of first standard loan.

Note: A comparable table is also available for each Area in the Region.

Less than 1 percent of the borrowers receiving their first standard loan in any of the 3 periods received either emergency or cooperative and community service loans.

Tables 105, 106, 107

Table 105

Capital goods, primarily livestock, was the purpose for which 65 percent of all the money was loaned; 25 percent was loaned for debt settlement and refinancing and 8 percent for current farm operating expenses. Family expenses and current farm nonoperating expenses each accounted for 1 percent or less of the loans. In the years of supplemental loans as well as the year of the initial loan, more money went for capital goods than for any other purpose. Livestock loans were of outstanding importance for all periods and for both initial and supplemental loans. For first-, second-, and third-period borrowers, debt settlement and refinancing was the second most important purpose during the year of the initial loan and was much more important for second- and third-period than for first-period borrowers. Twelve percent of the money was loaned for machinery and equipment, one of the three classifications of capital goods.

Table 106

Borrowers in the Cut-over Area had a larger proportion of money loaned to them for capital goods and a smaller proportion for debt settlement and refinancing than did the borrowers in the Commercial Area. Seventy percent of the money loaned to the borrowers in the Cut-over Area was to be spent for capital goods as compared with 62 percent of the money loaned in the Commercial Area. Livestock loans were more important in the Cut-over Area than in the Commercial Area; machinery loans were a larger proportion in the Commercial than in the Cut-over Area. The Minnesota borrowers received a larger proportion of their loans for machinery and debt settlement than did the Michigan and Wisconsin borrowers. Minnesota borrowers received a smaller proportion of their loans for livestock than did the Wisconsin or Michigan borrowers. The differences between the Commercial and Cut-over Areas for the Region as a whole also applied to each of the 3 States. More than 97 percent of the money loaned in each of the States went for capital goods, current farm operating expenses, and debt settlement.

Table 107

Ninety-two percent of all borrowers received loans for some form of capital goods and 13 percent for farm operating expenses. Eighty-eight percent received loans for livestock and poultry, 57 percent for machinery and equipment, 44 percent for debt settlement, 26 percent for current farm nonoperating expenses, 8 percent for improvement of land and buildings, and 5 percent for family expenses.

The proportion of borrowers loaned money for debt settlement increased from 33 percent of the first-period to 52 percent of the third-period borrowers but the percentage loaned money for current farm operating expenses decreased from two-thirds of the first-period to 38 percent of the third-period borrowers.

One-fourth of the first-period borrowers received a loan during the second year on the FSA program and 16 percent received a loan during their third year on RR. Borrowers most frequently received supplemental loans for livestock or machinery or current farm operating expenses.

Table 108 - AMOUNT OF LOANS FOR MAJOR PURPOSES. Total amount and percentage of loans authorized to borrowers by FSA, classified by major purposes and by period of first standard RE loan, by specified year during which loans were authorized

Purposes for which loans were authorized	Total borrowers		Borrowers receiving first standard loan between 3/1/36-2/28/37				Borrowers receiving first standard loan between 3/1/37-2/28/38				Borrowers receiving first standard loan between 3/1/38-2/28/39	
			Specified year of loan				Specified year of loan				Specified year of loan	
			Total	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	Total	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)		Total (3/1/38-2/28/39)	
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.		Pct.	
Animal goods	1,485,583	55.3	70.7	71.5	68.0	72.7	59.4	57.8	79.2		64.0	
Machinery and equipment	288,637	11.7	11.8	11.7	12.3	12.8	11.4	10.5	23.1		11.9	
Livestock and poultry	1,201,537	68.4	57.5	58.8	48.6	56.6	47.1	46.5	54.8		51.0	
Improvement of land and buildings	25,409	1.1	1.3	1.2	1.1	3.3	0.9	0.9	1.6		1.1	
Current farm non-operating expenses 1/	27,802	1.2	1.7	1.1	1.4	.2	0.7	1.1	2.7		1.1	
Current farm operating expenses	187,852	6.2	11.6	10.0	28.2	9.1	7.7	7.7	8.2		4.7	
Debt settlement and refinancing	361,601	24.5	15.3	16.1	9.1	15.1	31.8	33.4	9.3		29.2	
Family expenses	5,754	0.3	0.3	0.3	0.2	0.7	0.1	0.1	0.2		0.3	
All other 2/	10,838	0.5	0.4	0.4	—	1.2	0.3	0.3	0.5		0.7	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0	
Total amount	2,289,240	$87,659	782,409	82,498	52,752	680,819	586,274	44,545			770,782	

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each area in the Region

Exhibit 22

Table 21

TABLE 106.-AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to standard loan [illegible] by FSA, classified by major purposes, by areas

Purpose for which loans were authorized	Total amount of loans	Percent: Area of residence at time of first standard loan											
					Wisconsin		Michigan		Minnesota				
		Out.	Com.	Out.	Com.	Out.	Com.	Out.	Com.	Wis.	Mich.	Minn.
	Amount	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Farm [illegible]	1,435,633	45.3	69.5	64.0	70.2	66.2	69.1	66.2	68.2	61.2	67.3	67.[illegible]	61.9
Machinery and equipment	[illegible],637	11.7	7.8	13.0	7.4	10.2	8.5	12.0	7.1	15.7	9.3	10.8	14.[illegible]
Livestock and poultry	[illegible],597	32.4	36.3	20.5	60.6	55.5	56.7	53.4	57.1	45.3	57.0	54.4	[illegible]
Improvement of land	25,[illegible]	1.3	0.2	0.5	0.2	0.5	3.3	0.8	4.0	0.2	1.0	1.9	0.6
Current farm nonoperating expenses 1/	27,[illegible]	1.2	1.7	1.1	1.8	1.5	1.4	1.2	1.7	0.7	1.6	1.3	0.9
Current farm operating expenses	[illegible],[illegible]	3.2	7.5	[illegible]	7.0	6.7	9.0	0.4	5.2	9.1	6.8	9.1	8.7
Debt settlement and refinancing	[illegible]	34.[illegible]	20.3	25.0	19.5	25.4	19.1	20.7	24.8	25.2	23.7	21.2	27.[illegible]
Family expenses	5,754	0.3	0.3	0.2	0.6	0.2	0.2	0.2	0.1	0.2	0.2	0.[illegible]	0.2
Other 2/	[illegible]	0.5	[illegible]	0.4	0.9	*	0.5	0.6	*	0.5	0.3	0.7	0.5
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total amount	2,289,240	545,[illegible]	[illegible]	[illegible]	571,[illegible]	624,[illegible]	426,[illegible]	51,[illegible]	1,[illegible]	807,441	651,536	830,261	

* Less than 0.05 percent.

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Included loans for which the purposes were not known or were not otherwise classifiable.

authorized by FSA for major purposes, by period of first standard RR loan and by specified year during which loans were authorized

Purposes for which loans were authorized	Total borrowers		Borrowers receiving first standard RR loans: 3/1/36-2/28/37				3/1/37-2/28/38			3/1/38-1/6/39
			Specified year of loan				Specified year of loan			Specified year of loan
			Total	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	Total	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	Total (3/1/38-1/6/39)
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Capital goods	2,273	91.7	94.9	95.2	18.3	12.8	87.5	84.6	15.7	71.1
Machinery and equipment	1,488	60.0	62.2	62.7	8.0	5.1	58.4	51.8	8.8	44.4
Livestock and poultry	2,283	92.1	92.0	92.5	16.8	11.2	81.[illegible]	81.9	12.2	67.1
Improvements on land and buildings	229	9.4	10.7	9.6	1.1	2.4	5.8	6.1	1.2	4.7
Refinancing debts-crediting expenses 4/	848	34.6	21.7	17.4	2.2	3.7	19.2	17.3	3.7	20.0
Current farm operating expenses	1,408	57.4	55.3	50.9	16.9	6.1	50.8	50.1	3.5	47.2
Soil conservation and rehabilitation	1,079	43.5	32.2	29.1	2.6	1.8	50.1	49.2	3.0	51.6
Family maintenance	141	5.6	5.1	5.7	2.6	1.5	2.4	1.5	0.8	[illegible]
All other 2/	60	2.4	3.2	2.7	---	0.5	1.2	0.9	0.3	[illegible]
Unduplicated percent 3/	XXX	100.0	100.0	100.0	26.6	16.2	100.0	100.0	15.9	100.0
Total number of borrowers	2,480		[illegible]				[illegible]	857		[illegible]

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable
3/ Percentage for each line within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are counted only once in the "unduplicated percent" line.

[illegible] 4 [illegible] is also available for each area in the [illegible]

[illegible] Number and percentage of standard loan [illegible] borrowers to whom loans were authorized by FSA for major purposes, by Areas

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Machinery and equipment	1,409	56.8	44.9	62.3	44.5	61.0	44.7	57.9	46.1	67.0	54.9	52.7	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Improvement of farm [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Current farm [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Current farm operation expenses	1,302	52.5	50.5	53.4	52.3	48.9	51.2	54.0	44.5	56.2	50.1	52.9	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Percent 1/	xxx	100.0	100.0	100.0	[illegible]	[illegible]	[illegible]	100.0	100.0	100.0	[illegible]	[illegible]	[illegible]
Total number of borrowers	2,480	782	1,698	283	[illegible]	[illegible]	[illegible]	483	128	[illegible]	[illegible]	[illegible]	[illegible]

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ [illegible] loans for other [illegible] purposes were not [illegible] otherwise classified.

3/ [illegible] the [illegible] total number of borrowers in the area [illegible] borrowers receiving loans for one or more purposes are [illegible] only once on "[illegible]" [illegible]

A larger proportion of the borrowers in the Commercial Area than in the Outlying Area received loans for [illegible] a larger percentage of borrowers in the Outlying Area received loans for [illegible] of land and buildings. The differences were not [illegible] for the other major purposes [illegible] loans are [illegible].

[illegible]

[illegible] Loans [illegible] purposes for a [illegible] February 24, 1939, by period [illegible] 1/

Purposes for which loans were authorized	[illegible] borrowers [illegible]	[illegible]	[illegible]
	3/1/[illegible] - 2/28/39	[illegible]	[illegible]
	Dollars	[illegible]	[illegible]
Capital goods	693	[illegible]	[illegible]
Machinery and equipment	179	[illegible]	[illegible]
Livestock and poultry	366	[illegible]	[illegible]
Improvement of land and buildings	106	[illegible]	[illegible]
Current farm non-operating expenses 2/	70	[illegible]	[illegible]
Current farm operating expenses	158	[illegible]	[illegible]
Debt settlement and refinancing	489	[illegible]	[illegible]
Family expenses	48	[illegible]	[illegible]
All other 3/	139	[illegible]	[illegible]
Total	[illegible]	[illegible]	[illegible]

[illegible] average not computed on a base of fewer than [illegible] cases.

1/ Averages are based upon the number of borrowers authorized loans for [illegible] specified purposes.

2/ Includes current rent, taxes, interest, recording fees, etc.

3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each Area in the Region.

This table shows the increase in the average amount loaned to second- [illegible] third-period borrowers for machinery and for improvement [illegible] land and buildings as compared to the amount loaned first-period borrowers. Loans for current farm operating and non-operating expenses averaged less for third-period than for second-period borrowers and less for second-period than for first-period borrowers, as would normally be [illegible]. Loans for livestock averaged only $31 less for third-period than for first-period borrowers. Loans for debt settlement averaged largest for second-period borrowers and were larger for third than for first-period borrowers.

Table 110.--BORROWERS AUTHORIZED LOANS FOR SPECIFIED CAPITAL GOODS: Number and percentage of standard loan borrowers, or [illegible] authorized by FSA for specified types of capital goods, by States 1/

Types of capital goods for which loans were authorized	Total borrowers		Borrowers' State of residence at time of first standard loan		
	Number	Percent	Michigan Percent	Minnesota Percent	Wisconsin Percent
Cattle	1,748	70.5	74.3	65.5	72.8
Hogs	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Poultry	[illegible]	27.7	[illegible]	[illegible]	[illegible]
Workstock	1,625	65.5	65.4	65.5	65.8
Tractors	57	2.3	1.0	2.0	5.1
Both workstock and tractors 2/	36	1.5	0.8	0.6	2.1
Total number of borrowers 3/	2,480		760	972	748

1/ The percentage of borrowers authorized loans for each of the specified types of capital goods is under-reported to some extent because some borrowers were known to have been authorized loans for livestock or for machinery, although the type of livestock or machinery was not specified or was not classifiable into the specified types.

2/ Data for "both workstock and tractors" are also included in the data for "workstock" and for "tractors," each considered separately.

3/ Percentage for each item within States is based upon total number of borrowers in the State.

Note: The total and average amount authorized to borrowers is also available for each of the purposes and States designated in this table.

Seven out of every 10 borrowers received loans to buy cattle, 66 percent to buy workstock, 36 percent to buy hogs, 28 percent to buy poultry, and 2 percent to buy tractors. Less than 2 percent received loans for both a tractor and workstock. Cattle and hog loans were equally frequent in Michigan but poultry loans were more frequent in that State than in either of the other two. Loans for hogs and tractors were most frequent in Minnesota. The proportion of borrowers receiving loans for workstock was about the same for each State.

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Table 21.—Report of loans for current farm operating expenses (FSA operating purposes) by type of current farm operating expenses for which loans were authorized 1/

Type of current farm operating expenses for which loans were authorized	Total amount of loans	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
			3/1/35-2/28/37 Specified year of loan				7/1/34-2/28/38 Specified year of loan			3/1/35-2/28/39 Specified year of loan
			Total	First (3/1/35-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	Total	First (3/1/35-2/28/38)	Second (3/1/38-2/28/39)	Total (3/1/35-2/28/39)
	Dollars	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	19,[illegible]	[illegible]	85.0	[illegible]	[illegible]	73.4	91.1	92.0	77.6	73.[illegible]
Fertilizer and lime	[illegible]	6.3	7.[illegible]	[illegible]	[illegible]	7.1	[illegible]	[illegible]	[illegible]	[illegible]
Labor	2,[illegible]	1.3	1.1	0.9	0.[illegible]	6.3	1.[illegible]	1.0	6.1	1.3
Gas, oil and grease	3,348	1.8	1.6	1.6	1.8	0.6	1.5	1.4	4.0	2.8
Other current expenses	1,[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	12.6	[illegible]	3.1	10.0	14.9
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total amount	$187,86[illegible]		$207,109	$77,029	$[illegible]	$[illegible]	$[illegible],785	$[illegible],610	$[illegible],[illegible]	$[illegible],143

1/ The percentage authorized for seed and feed, fertilizer and lime, gas, oil and grease, and labor is reasonably reported in some cases but some borrowers were found to have been authorized loans for current farm operating expenses, although the type of expense was not specified or was not classifiable into these specified types.

Note: A comparable table is also available for each State in the Region; the average amount authorized to borrowers is also available for use of the purposes and periods designated in this table and for the comparable State tables.

2/ The loans for current farm operating expenses, seed and feed constituted the largest single item in amount (85.0 percent) and loans for fertilizer and lime, and seed 7 percent for gas, oil and grease and 1 percent for labor.

Table III.--AMOUNT OF LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Total amount and percentage of loans authorized to borrowers by FSA for specified types of current farm operating expenses by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Total amount of loans	Borrowers receiving first standard loan between 3/1/36-2/28/37: Total	Specified year of loan: First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	3/1/37-2/28/38: Total	Specified year of loan: First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	3/1/38-2/28/39: Total (3/1/38-2/28/39)
	Dollars	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	15,[illegible]	8.1	[illegible]	4.2	[illegible]	[illegible]	91.1	92.[illegible]	77.6	71.[illegible]
Fertilizer and lime	[illegible]	6.1	7.1	[illegible]	[illegible]	7.[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Labor	[illegible]	1.2	1.1	0.8	0.3	0.3	1.4	1.[illegible]	6.1	1.7
Gas, oil and grease	3,348	1.8	1.6	1.6	1.8	0.6	1.5	1.4	4.0	2.8
Other current expenses	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	10.0	14.[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total loans	$187,862		$103,109	$75,029	$23,295	$4,785	$48,610	$44,982	$3,628	$36,143

1/ The percentage authorized for seed and feed, fertilizer and lime, gas, oil and grease, and labor is underreported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses, although the type of expense was not specified or was not classifiable into these specified types.

Note: A comparable table is also available for each State in the Region; the average amount authorized to borrowers is also available for each of the purposes and periods designated in this table and for the comparable State tables.

[illegible] the loans for current farm operating expenses, seed and feed constituted the largest single item, 84 percent. The percent was lowest for fertilizer and lime, and next 2 percent for gas, oil and grease and 1 percent for labor.

Amount of loans authorized by FSA for family expenses	Loans authorized		[illegible]	[illegible]	[illegible]
	Number	Percent	Percent	Percent	Percent
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1 to $24	71	[illegible]	[illegible]	[illegible]	[illegible]
$25 to $49	18	[illegible]	0.9	[illegible]	[illegible]
$50 to $74	13	[illegible]	[illegible]	—	[illegible]
$75 to $99	17	[illegible]	[illegible]	[illegible]	[illegible]
$100 to $124	3	[illegible]	[illegible]	—	[illegible]
$125 to $149	1	*	[illegible]	—	—
$150 to $174	1	[illegible]	—	—	[illegible]
$175 to $199	—	—	—	—	—
$200 to $249	2	[illegible]	—	—	[illegible]
$250 to $299	1	*	0.1	—	—
$300 and over	3	[illegible]	—	[illegible]	[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0
Average [illegible]	2.40		[illegible]	[illegible]	[illegible]

* Less than 0.05 percent.

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

[illegible] table is also available for each of the [illegible] standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Only 5 percent of the borrowers were loaned money for family expenses. [illegible] of the loans which were made were small; only 1 percent of the borrowers received $75 or more.

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	27.9	—	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	237	9.6	6.6	[illegible]	[illegible]
[illegible]	556	22.4	23.3	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	66	[illegible]	[illegible]	[illegible]	[illegible]
$1,000 to $1,499	31	1	[illegible]	[illegible]	[illegible]
$1,500 to $1,999	[illegible]	0	[illegible]	[illegible]	[illegible]
$2,000 to $2,499	—	—	—	—	—
[illegible]	—	—	—	[illegible]	[illegible]
Total	[illegible]	100.0	100.0	[illegible]	[illegible]
Number reporting	2,480		953	[illegible]	[illegible]

1/ Exclusive of repayments scheduled to be made before [illegible] first standard loan was received for borrowers [illegible] other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program 1 year or longer were [illegible] of those on the program less than 1 year were not scheduled to make repayments by that date.

Tables 115, 116

Table 115, studied in conjunction with table 114, shows that although 28 percent of the borrowers were originally scheduled to make no repayments before February 28, 1939, only 15 percent made no repayments; more borrowers than expected made repayments. Only 1 borrower in 83 of those who received the first loan during 1936-37 made no repayments; this was true of about 1 in 25 of those with loans during 1937-38. Of the third-period borrowers, 9[illegible] percent made no repayments as compared to the 82 percent not supposed to make any before February 1939. Third-period borrowers thus did much better than originally scheduled.

Table 116 shows that usually repayments made varied from the original schedule. Over half of the borrowers not scheduled to make any repayments by February 1939 did make repayments. More than half of those scheduled to repay something, but less than $375, met their schedule or did better, while about one-third of the borrowers scheduled to repay $375 or more did as good or better than planned at the time the loans were first made.

[illegible] Number and percentage of borrowers classified by repayments made before [illegible], by [illegible] of first standard FS loan 1/

Repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/38 - 2/28/39	3/1/37 - 2/28/38	3/1/36 - 2/28/37
	Number	Percent	Percent	Percent	Percent
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] to [illegible]	395	15.9	6.6	10.4	31.2
[illegible] to [illegible]	372	15.0	10.5	20.2	15.6
[illegible] to [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] to $374	314	12.7	19.4	15.4	2.6
$375 to $499	183	7.4	12.8	7.8	0.7
[illegible] to [illegible]	182	7.3	14.9	4.9	0.[illegible]
[illegible] to [illegible]	70	2.8	[illegible]	[illegible]	[illegible]
[illegible] to [illegible]	40	1.6	3.1	1.5	—
[illegible] to [illegible]	8	0.3	0.7	0.2	—
[illegible] to [illegible]	5	0.2	0.4	0.2	—
[illegible] or over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,480		983	657	80

1/ [illegible] standard loan was received for borrowers receiving a loan other than standard in an earlier period.

[illegible]

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Table 115.-REPAYMENTS SCHEDULED AND REPAYMENTS MADE: Number of standard NYA borrowers classified by amount originally scheduled to be repaid before February 28, 1939 and by repayments made before February 28, 1939

Amount originally scheduled to be repaid before 2/28/39 1/	Total borrowers	Total repayments made before 2/28/39 2/											
		$0	$1 to $62	$63 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 and over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	694	302	218	92	62	11	4	4	1	---	---	---	---
$1 to $62	66	3	20	31	8	3	1	---	---	---	---	---	---
$63 to $124	237	10	39	81	74	22	5	5	1	---	---	---	---
$125 to $249	556	25	59	81	231	83	42	19	12	4	---	---	---
$250 to $374	408	10	36	50	98	101	56	40	12	4	1	---	---
$375 to $499	209	4	10	19	37	47	31	33	18	9	---	1	---
$500 to $749	203	4	10	15	29	36	30	52	13	11	5	---	---
$750 to $999	66	1	3	2	8	8	12	18	10	2	1	1	---
$1,000 to $1,499	31	2	---	1	2	2	2	8	3	8	---	3	---
$1,500 to $1,999	8	---	---	---	1	1	---	3	---	2	1	---	---
$2,000 to $2,499	---	---	---	---	---	---	---	---	---	---	---	---	---
$2,500 and over	---	---	---	---	---	---	---	---	---	---	---	---	---
Total	2,480	361	395	372	550	314	183	182	70	40	8	5	---

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

2/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

Note: A comparable table is also available for each of the three periods of first standard loan

Tables 117, 118, 119

Only 1 borrower in 10 had his loan renewed before February 28, 1939. Most of those with renewals had been on the program from 2 to 3 years. Loans were renewed before February 28, 1939 by 20 percent of the borrowers receiving first loans during 1936-37, by 6 percent of those with first standard loans during 1937-38, and by less than 1 percent of those with first loans during 1938-39.

Tables 117, 118, and 119 must be used with caution, because the repayment schedules refer to the original and not the revised schedules. In addition, repayments include interest but scheduled repayments do not.

However, table 117 shows that only 2 percent of the borrowers had scheduled repayments and failed to repay anything by February 28, 1939. Nearly two-thirds of the borrowers did as good or better than planned on repayments; 14 percent made repayments although it was not planned they should until after March 1, 1939, 27 percent repaid about as much or more than originally scheduled, and 12 percent were not scheduled to make repayments and made none. About 52 percent of the first-period, 55 percent of the second-period, and 89 percent of the third-period borrowers did as well or better than originally scheduled.

Forty-seven percent of the third-period borrowers made repayments although they had none scheduled by the end of the period covered by the study.

Tables 118 and 119, considered together, show that Wisconsin borrowers repaid 25 percent more than the amount originally scheduled to be repaid by February 28, 1939 while Michigan borrowers repaid 90 percent and Minnesota borrowers 84 percent of the amount scheduled to be repaid. For the Region, the second- and third-period borrowers repaid 5 and 10% percent, respectively, more than originally scheduled to be repaid while the first-period borrowers repaid 90 percent of the amount first scheduled. Ninety-eight percent of the amount originally scheduled to be repaid before February 28, 1939 was repaid.

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Table 117.-RENEWALS AND PERCENTAGE OF SCHEDULED REPAYMENTS MADE: Number and percentage of borrowers classified by percentage of scheduled repayments made before February 28, 1939 and by whether or not loans were renewed or extended before February 28, 1939 and by period of first standard RR loan 1/

Percentage of scheduled repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between 3/1/36-2/28/37				3/1/37-2/28/38				3/1/38-2/28/39			
			Total	Renewed	Not renewed		Total	Renewed	Not renewed		Total	Renewed	Not renewed	
	No.	Pct.	Pct.	Pct.	Pct.		Pct.	Pct.	Pct.		Pct.	Pct.	Pct.	
No repayments, but repayments scheduled	59	2.4	1.2	1.5	1.1		4.4	*	4.7		2.1	*	2.2	
Less than 30.0	210	8.5	11.7	16.2	10.6		9.8	*	9.2		3.6	*	3.4	
30.0 to 49.9	172	6.9	10.1	13.6	9.2		8.1	*	7.6		2.4	*	2.4	
50.0 to 69.9	222	9.0	13.1	17.7	12.0		12.2	*	11.8		1.6	*	1.4	
70.0 to 89.9	197	7.9	11.5	14.1	10.8		10.7	*	10.7		1.7	*	1.4	
90.0 to 109.9	246	9.9	14.9	15.7	14.8		11.9	*	12.3		2.5	*	2.6	
110.0 to 129.9	196	7.9	10.9	8.1	11.8		12.0	*	12.1		1.2	*	1.2	
130.0 to 149.9	84	3.4	4.7	2.6	5.2		5.3	*	5.5		0.4	*	0.4	
150.0 to 199.9	191	7.7	12.2	8.6	13.1		10.0	*	10.2		0.6	*	0.6	
200.0 and over	209	8.4	9.7	2.0	11.6		15.2	*	15.9		1.7	*	1.7	
No repayments, no repayments scheduled	302	12.2	---	---	---		---	*	---		36.0	*	36.2	
Repayments, no repayments scheduled	392	15.8	---	---	---		0.3	*	0.3		46.3	*	46.6	
Total	XXX	100.0	100.0	100.0	100.0		100.0	*	100.0		100.0	*	100.0	
Number reporting	2,480		983	198	785		657	39	618		840	5	835	

* Percentage not computed on a base of fewer than 50 cases.

1/ Exclusive of repayments scheduled and repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

Table 118.--TOTAL REPAYMENTS SCHEDULED: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period of borrowers' first standard RR loan, by States 1/

Borrowers' State of residence at time of first standard loan	Total amount	Amount originally scheduled to be repaid before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars	Dollars
Wisconsin	175,964	126,085	43,033	6,844
Michigan	181,473	137,728	32,149	12,106
Minnesota	213,545	135,033	71,784	6,724
Total, all States	571,482	398,836	148,972	23,674
Total number of borrowers	2,480	983	657	840

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

(26HT)

Table 119.--TOTAL REPAYMENTS MADE: Total amount of repayments made to FSA before February 28, 1939 by period of borrowers' first standard RR loan, by States 1/

Borrowers' State of residence at time of first standard loan	Total amount	Repayments made before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars	Dollars
Wisconsin	220,074	145,106	57,803	17,165
Michigan	163,847	110,777	34,528	18,942
Minnesota	178,736	102,339	63,757	12,640
Total, all States	562,657	357,822	156,088	48,747
Total number of borrowers	2,480	983	657	840

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

(27HT)

[illegible]

Periods during which grants were received between 7/1/36-2/28/39	Total borrowers		Borrowers receiving first standard loan during period		
			7/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
None	1,591	[illegible]	[illegible]	[illegible]	[illegible]
1936-37 only	33	1.3	2.5	0.2	0.3
1936-37; 1937-38	160	6.5	12.2	4.9	1.0
1936-37; 1937-38; 1938-39	204	8.2	16.7	4.9	1.3
1936-37; 1938-39	3	0.1	0.1	0.2	---
1937-38 only	123	5.0	6.6	7.5	1.1
1937-38; 1938-39	199	[illegible]	[illegible]	[illegible]	[illegible]
1938-39 only	240	9.7	5.0	9.4	15.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,480		983	657	840
1936-37	461	18.[illegible]	[illegible]	18.[illegible]	[illegible]
1937-38	666	26.9	40.7	31.4	7[illegible]
1938-39	626	25.2	27.0	29.4	20.0

Note: A table is also available, for each of the three periods of first standard loan and for all periods combined, with a cross-tabulation of periods during which grants were received and number of standard loans authorized.

Nearly two-thirds, 62 percent, of the borrowers did not receive any grants between March 1, 1936 and February 28, 1939; this was true for [illegible] 90, and 77 percent of the first-, second-, and third-period borrowers, respectively. Nineteen percent received grants at some time during only 1 year, 14 percent during 2 years, and 5 percent during all 3 years. Less than 1 out of every 6 first-period borrowers received grants at some time during each of the 3 years covered by the study. During 1937-38 and 1938-39, about 1 out of every 4 borrowers received grants as compared to only 1 out of 6 during 1936-37.

Table 121.-AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939, by period of first standard RR loan 1/

Amount of grants received before 2/28/39	Total borrowers		Borrowers receiving first standard loan between 3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$0	1,563	62.9	51.8	58.2	80.0
$1 to $24	67	2.7	[illegible]	2.7	[illegible]
$25 to $49	163	6.6	6.0	8.5	5.7
$50 to $74	183	7.4	7.2	10.2	5.4
$75 to $99	118	4.8	6.4	5.8	2.0
$100 to $149	168	6.8	10.4	7.2	2.4
$150 to $199	81	3.3	5.4	3.7	0.5
$200 to $299	[illegible]	[illegible]	7.[illegible]	[illegible]	[illegible]
$300 to $399	32	1.3	2.4	1.2	---
$400 to $499	14	0.6	1.3	0.2	---
$500 and over	1	*	0.1	---	---
Total	[illegible]	100.0	100.[illegible]	100.[illegible]	100.0
Number reporting	2,479		9[illegible]	1[illegible]7	[illegible]

* Less than 0.05 percent.

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the three periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses.

Nearly two-thirds of all borrowers received no grants during or after the period of the first standard loan; this was true for 52, 58, and 80 percent of the first-, second-, and third-period borrowers, respectively. Twenty-seven, 1[illegible], and 3 percent of the borrowers in the 3 respective periods received $100 or more in grants.

Table 122.- GRANTS IN RELATION TO REPAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard RR loan

Relation of grants to repayments	Total borrowers 1/		Borrowers receiving first standard loan between 3/1/36-2/28/37	Borrowers receiving first standard loan between 3/1/37-2/28/38
	Number	Percent	Percent	Percent
No grants, no repayments	92	5.6	4.2	7.7
No grants, some repayments	905	55.1	50.0	62.8
Some grants, no repayments	41	2.5	1.9	3.3
Some grants, some repayments	602	36.8	43.9	26.2
Grants as percentage of repayments				
Less than 30	213	13.0	16.9	7.2
30.0 to 49.9	113	6.9	8.0	5.2
50.0 to 69.9	66	4.0	4.1	4.0
70.0 to 89.9	52	3.2	4.0	2.0
90.0 to 109.9	26	1.6	1.7	1.4
110.0 to 129.9	24	1.5	1.7	1.1
130.0 to 149.9	18	1.1	0.9	1.4
150.0 to 199.9	34	2.1	3.1	0.6
200.0 and over	56	3.4	3.5	3.3
Total	XXX	100.0	100.0	100.0
Number reporting	1,640		953	687

1/ Exclusive of borrowers receiving first standard loan between 3/1/38-2/28/39.

Half of the first-period borrowers and nearly two-thirds of the second-period borrowers made repayments but received no grants following the period of the first standard loan.

Over two-fifths, 44 percent, of the first-period borrowers made repayments and also received some grants after their first year on RR; 11 percent received grants in excess of repayments. Of the second-period borrowers only one-fourth made repayments and also received some grants; 10 percent received more in grants than they repaid on loans.

Table 123.--DEBT ADJUSTMENT: Number and percentage of operating loan RA borrowers classified by type of debt adjustment service received through FSA before February [illegible], 1958, by period of first standard loan 1/

Type of debt adjustment	Total borrowers		Borrowers receiving FSA debt adjustment service		
			2/ [illegible] - 2/ 8/ [illegible]	3/1/[illegible] - 2/28/[illegible]	3/1/[illegible] - 2/ [illegible]
	Number	Percent	Percent	Percent	Percent
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Debt reduction	235	9.5	5.7	15.4	[illegible]
Adjustments other than debt reduction 2/	16	0.6	0.6	0.9	[illegible]
Adjustments, type unknown	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,480		983	657	[illegible]

1/ Borrowers receiving debt reduction and additional type of debt adjustment are included only in the "debt reduction" classification.

2/ Includes extension of payments, interest rate reductions, etc.

Note: A comparable table is also available for each Area in the Region.

One borrower in 10 had his debts reduced through FSA's debt-adjustment service. Six, 15, and 9 percent of the first-, second-, and third-period borrowers, respectively, had their debts reduced.

Only a few borrowers had other forms of debt adjustment than debt reduction.

ITEMS ON PUNCH CARD
For Each Borrower Included in
Study of FSA Standard Loan RR Borrowers

This list of items on the punch card prepared for each borrower is included with this set of tabular data because it summarizes the type of information obtained from the records in the regional offices which is being used in the detailed analyses. The number entered parenthetically after the items indicates the number of classes into which each is broken down for analytical purposes.

Punch card column	Item and number of classes for each item
1	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (3)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (11)
10	Total amount of all loans received (12)
11	Number of standard loans authorized (6)
12*	Amount originally scheduled to be repaid (12)
13	Amount of repayments made (12)
14	Amount of grants received (12)
15	Debt reduction (2)
16*	Tenure status year before RR (7)

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* Data for Region III not comparable with data for other 11 Regions

Punch card column	Item and number of classes for each item
17*	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
19*	Type and length of lease year of last RR record (9)
20**	Receipts from AAA year before RR (12)
21	Receipts from off-farm work year before RR (12)
22	Family operating expenses year before RR (12)
23	Net cash income, year before RR (12)
24**	Receipts from AAA year of last RR record (12)
25	Receipts from off-farm work year of last RR record (12)
26*	Major source of receipts year before RR (12)
27*	Major source of receipts year of last RR record (12)
28	Family operating expenses year of last RR record (12)
29	Net cash income year of last RR record (12)
30*	Number of agricultural enterprises year before RR (12)
31*	Number of agricultural enterprises year of last RR record (12)
32	Acres in crops year before RR (12)
33	Size of farm year before RR (10)
34**	Garden year before RR (4)
35	Acres in crops year of last RR record (12)
36	Size of farm year of last RR record (10)
37**	Garden year of last RR record (4)
38**	Number of cows at time of first standard RR loan (12)

* Data for Region III not available; data for other 11 Regions
** Not available for Region III

Punch card [illegible]	Item and number of clusters for each item
3[illegible]**	Number of cows at time of last RR record (12)
40**	Number of sows at time of first standard RR loan (11)
41**	Number of sows at time of last RR record (11)
42**	Number of hens at time of first standard RR loan (11)
43**	Number of hens at time of last RR record (11)
44**	Number of times changed farms since first standard RR loan (6)
45*	Repayments made as percentage of scheduled repayments (12)
46	Grace as percentage of repayments made subsequent to period of first standard loan (12)
47	Farm receipts year before RR (12)
48	Amount change in farm receipts from year before RR to year of last RR record (12)
49	Total cash receipts, excluding loans, year before RR (12)
50	Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12)
51	Farm receipts as percentage of total cash receipts, year before RR (12)
52	Farm receipts as percentage of total cash receipts, year of last RR record (12)
53	Actual as percentage of planned total cash receipts in 1933-37 (8)
54	Value of farm land and buildings owned at time of first standard RR loan (12)
55***	Value of livestock and equipment owned at time of first standard RR loan (12)

* Data for Region III not comparable with data for other 11 Regions
** Not available for Region III
*** Data for Region X not comparable with data for other 11 Regions

Field and column	Item and number of classes for each item
56	Value of assets at time of first standard RR loan (12)
57	Amount change in value of farm land and buildings owned from time of first standard loan to time of last RR record (12)
58**	Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12)
59	Liabilities at time of first standard RR loan (12)
60	Amount change in liabilities from time of first standard loan to time of last RR record (12)
61	Net worth, including farm real estate, at time of first standard RR loan (12)
62	Liabilities as percentage of assets at time of first standard RR loan (12)
63	Net worth, excluding farm real estate, at time of first standard RR loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (12)
65	Amount change in net worth, excluding farm real estate, from time of first standard loan to time of last RR record (12)
66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (12)
68	Amount of loan authorized for family expenses (12)
69	Amount of loan authorized for current farm operating and non-operating expenses and family expenses (12)
70*	A. Years on farm to be operated crop year of first standard RR loan (4) B. Relief aid received prior to first standard RR loan (3)
71*	Family type (10)

* Data for Region III not comparable with data for other 11 Regions
*** Data for Region X not comparable with data for other 11 Regions

73	Age of head (7)
74	Education of head (12)
75*	Number of male youth (nonheads) aged 16-24 (5)
76**	Disabilities of head and other family members (5)
77*	A. Status of borrower on FSA standard RR program as of February 28, 1939 (8) B. Loans renewed or extended (2)
78	A. Color (3) B. Years during which grants received (8)

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* Data for Region III not comparable with data for other 11 Regions

** Not available for Region III